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Adjustment to retirement: Is the presence of children in the household related to retirement stress?

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Adjustment to Retirement: Is the Presence of Children in the Household Related to
Retirement Stress?

by

Michelle W. Langlois

A Dissertation
Submitted to the Faculty of Graduate Studies and Research
through the Department of Psychology
in Partial Fulfillment of the Requirements for
the Degree of Doctor of Philosophy at the
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2003



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Abstract

Retirement is a major life transition that approximately 30% of retirees find stressful. Research has typically focused on identifying factors that predict retirement stress. The present study examined if household composition and retirement stress were related while controlling for financial status, type of retirement, self-assessed health, and perceived family social support. Results indicated that there was no difference between retirees with children in the home and retirees whose children have left the home in regards to life satisfaction, perceived stress in retirement, and global perceived stress. Childless retirees were found to have higher life satisfaction than those with children (regardless of whether they resided in the home). Results provided further support that retirees not living with a partner have greater perceived stress in retirement. Females also indicated greater global perceived stress than males. A profile of retirees vulnerable to experiencing retirement stress is formulated based on the results of the present study and past research findings. Possible avenues for future research in the area of retirement stress are suggested.

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CHAPTER I

Introduction

Regardless of whether or not it is a joyful or somber event, there is no doubt that retirement requires a great deal of adjustment. Retirement is one of the most profound transitions since early adulthood (Shaw, Patterson, Semple, Grant, 1998). Retirement challenges one's identity, self-esteem, and sense of accomplishment. Many are forced to reevaluate their values and change their priorities. For some, retirement provides a new "lease on life" as one now has the time to rediscover interests and hobbies that have been put on hold for years.

Currently, 12.6% of the population is 65 years of age and older (Statistics Canada, 2002a). It is predicted that this number will be almost double by the year 2026 (Statistics Canada, 2002b). More people will experience the major life event of retirement as the life span of Canadians continues to lengthen. Canadian statistics show an interesting trend. In 1999, only 3.4% of people age 65 and older were employed (Statistics Canada, 2002c). Based on Statistics Canada figures, 9.2% of Canadians are currently retired. However, it is likely that this figure is grossly underestimated since many individuals retire prior to the age of 65.

While it is generally assumed that retirement is a pleasant experience, one that many look forward to, research has consistently demonstrated that approximately 30% perceive it as stressful (Atchley, 1975; Bossé, Aldwin, Levenson, & Workman-Daniels, 1991; Braithwaite, Gibson, & Bosly-Craft, 1986; Martin Matthews, Brown, Davis, & Denton, 1982). At first glance 30% may seem trivial but it is a large number of individuals. There are close to four million people in Canada aged 65 or older (Statistics

Canada, 2002d). If the majority of these individuals are retired, 30% implies that over one million people may be finding retirement stressful (again, this figure is grossly underestimated since many people retire before the age of 65). This is an issue that warrants further investigation to prevent unnecessary stress or unhealthy adjustments to retirement. As Beck (1982, p. 623) points out, "the further specification of groups or types of retirees that have problems in adjustment to retirement is ... a fruitful line of research in the area of retirement studies." Once individuals at risk of experiencing retirement stress are identified, programs, services, and other assistance can be developed and implemented to make the transition easier. These may be offered through employers or community organizations. Furthermore, it would be beneficial to know who is at most risk of experiencing retirement stress so promotional efforts can target these groups.

Although many variables have been found to be related to retirement stress, the effect of household composition on the experience of retirement has yet to be investigated. Thus, the main purpose of the present study is to determine if a relation exists between the presence of children in the household and retirement stress.

Defining Retirement

Extensive research has been conducted on the major life event of retirement. Consequently, several operationalizations of the term 'retirement' have been proposed. For instance, Quinn and Burkhauser (1990) identified several operational definitions for categorizing individuals as retired based on (a) self-appraisal, (b) the receipt of retirement income, or (c) the degree of participation in the labour force. In the auto industry, many companies base retirement on age plus the number of years of service. For example, at the time of this study, in the United States, companies such as General Motors,

DaimlerChrysler, and Ford Motor Company had a mandatory retirement age of 68 but workers had the option of retiring early with reduced benefits as a result of union negotiations and contracts (Hardy & Quadagno, 1995). Workers could retire at age 60 if they had a minimum of 10 years of service or at age 55 if they had a minimum of 30 years of service (Hardy & Quadagno, 1995). The Federal Government of Canada (Statistics Canada, 2002e) defines a retiree as: (a) someone who is 55 years of age or older, (b) is not in the labour force, and (c) receives at least 50% of their total income from retirement-like sources (such as Old Age Security Pension, Guaranteed Income Supplement, and the Canada or Quebec Pension Plan). It is important that researchers are somewhat consistent in how they define retirement in order for the reader to be able to integrate the results of numerous studies. Several researchers have adopted Atchley's (1991, p. 197) operationalization of retirement (the most comprehensive), which states that retirement occurs when there is "a reduction in, or cessation of, employment and a shift in the source, and usually the amount, of individual or family income."

For the purposes of the present study, a much more specific definition of retirement is required. Retirement, as defined by the present author, is characterized as a time when an individual works no more than 10 hours per week and receives a public or private pension. This definition is more appropriate than Atchley's (1991) because it specifies the maximum number of hours one can work and still be considered retired.

Defining Stress

Lefton, Boyes, and Ogden (2000, p. 496) provide a broad definition of stress: it is an emotional response that is "a nonspecific, often global response to real or imagined events or threats." It is important to note, however, that individuals differ in what they perceive as stressful. In other words, not everyone perceives the same event, stimulus, etc., as stressful (Lefton et al., 2000). Stress as a result of retirement is significant to the present study. According to Bossé, Spiron, and Levenson (1997, p. 325), retirement stress occurs because of losses in "income, companionship, activity, prestige, and self-identity." Again, because the perception of stress is unique to every individual, some find retirement to be a stressful stage of life, while others do not.

Positive Life Events and Stress

Most individuals happily anticipate the major life transition of retirement (Dorfman, 1992; Pinto & Prakash, 1989). Although retirement for many is a positive transition, it may still result in increased levels of stress. Researchers have demonstrated that many positive life events, like retirement, can be stressful. Other positive, though stressful, life events include planning a wedding (Cramer & Lafreniere, 2001), adjusting to married life (Tesser & Beach, 1998), the birth of a child, beginning university, starting a new and better job, relocating to a more desirable location, and buying a house (Holmes & Rahe, 1967).

Scales and Inventories

Consensus that the event of retirement may be potentially stressful is evident by the fact that it is included in several stress inventories. Perhaps one of the best known stress inventories, Holmes and Rahe's (1967) Social Readjustment Rating Scale, includes the major life event of retirement. The scale was developed to predict the likelihood of an individual suffering stress-induced physical illness. Respondents were asked to rate 43 life events in terms of the amount of readjustment required. The fact that even positive life events may be disruptive is noted in the authors' operationalization of the term readjustment: "the intensity and length of time necessary to accommodate to a life event, regardless of the desirability of this event" (p. 213). Retirement was ranked 10th on the scale in terms of stress and was the 3rd positive life event listed after marriage and marital reconciliation.

Unfortunately, the methodology used by Holmes and Rahe (1967) to create the original scale and determine the magnitude of stress associated with particular events is problematic. The authors used a convenience sample and consequently, many of the individuals were rating the stressfulness of events, such as retirement, even though they personally had never experienced it. The sample was instructed to use "personal experience where it applies as well as what you have learned to be the case for others" (p. 213). In Holmes and Rahe's sample, only 51 individuals out of 394 were over the age of 60 and likely to have experienced the event of retirement. As a result, the magnitude of stressfulness associated with the event of retirement in this scale may be elevated, as evident by its ratings in other scales.

Retirement is also included in Aldwin's (1990) Elders Life Stress Inventory. This inventory measures stress caused by five domains of life. The work-retirement cycle is one domain. The inventory consists of 31 items and respondents were asked to (a) indicate whether they had experienced the event in the last year, and if so, (b) rate the stressfulness of the event on a 5-point scale from "Not at all stressful" to "Extremely stressful." Out of the 31 life problems, results showed that men and women rated retirement as the second least stressful problem, followed by one's spouse's retirement.

Sharpley (1997) developed the Self-Perceived Stress in Retirement Scale to specifically assess the factors and events that cause stress for retirees. Sharpley argues that such a scale is needed because traditional measures typically include items involving workplace stressors that are irrelevant to retirees. Furthermore, anxiety and depression are commonly measured, which may not be appropriate for the changes retirees face in adjusting to retirement. The scale consists of 14 self-report items and measures the extent to which retirees experience stress in areas such as finances, health, relationships, exercise, and housing. Respondents indicate on a 5-point scale from low to extreme, how much stress the factors caused them on a daily basis. The scale has demonstrated the necessary psychometric property of internal consistency ($\alpha = .88$) and total scores correlated with both anxiety and depression. Factor analysis revealed three major factors: missing work, personal health, and relationship issues.

Martin Matthews et al. (1982) developed a Crisis Assessment Technique (CAT) to evaluate the impact of life events. The authors used the transition of retirement to test the utility of their measure. The CAT allows respondents to only rate those events that they have personally experienced. The authors argue that "if the purpose is to examine

the impact of different life events on a given individual's life, then the scale developed should be restricted to those events which individuals have personally experienced" (p. 29). Thirty-four events were written on separate cards. Respondents were provided with one card at a time and asked to place it in one of five piles ranging from "did not affect me at all" to "affected me a lot." Respondents were also instructed to place cards with events that did not apply to them in a pile marked "it did not happen to me." In comparison to Holmes and Rahe's (1967) ranking of retirement as 10th of 43 life events, retirement was ranked 28th of 34 items on the CAT. This finding suggests that retirement is perceived as having little impact on the lives of those who have experienced it. Events that were ranked less stressful than retirement were: the end of a romance; leaving home for the first time; cessation of smoking for the individual or their spouse; cessation of drinking for the individual or their spouse; and finishing school. The top three stressful life events according to the CAT were the death of a spouse, the birth of a child, and getting married.

Martin Matthews et al. (1982) discuss some of the advantages of the CAT. Similar to Holmes and Rahe's Social Readjustment Rating Scale (1967), the CAT is general in nature and can be used to examine many life events in addition to retirement such as widowhood or marital breakdowns. The main advantage of the CAT is that unlike many other scales, it is able to consider both individual and aggregate effects of life events and the relevance they have on people's lives. A limitation of the CAT is the possibility of inaccuracy by asking respondents to compare the stress of a fairly recent event (such as the death of one's spouse) to one that occurred many years ago (such as leaving home for the first time) (Bossé et al., 1991).

Theories of Retirement

In this section, a brief summary of relevant theories will be provided followed by a discussion of their empirical support.

Disengagement Theory. Cumming and Henry (1961) propose that the normative aging process involves a gradual and mutual withdrawal between the individual and society that takes place in the years preceding death. According to this theory, it is normal and adaptive for individuals to gradually reduce their engagement in physical and social activities as they age. For example, after working for forty years, one may spend his or her time watching television, reading the newspaper, and simply relaxing (Hooyman & Kiyak, 1996). According to the disengagement theory, poor adjustment to aging occurs if the individual fails to reduce their social activities and work relationships. Unfortunately, this theory has not been supported empirically. For instance, several researchers have demonstrated that work activities are usually replaced by other activities (Beck & Page, 1988; Long, 1987; O'Brien, 1981a).

Activity Theory. Contrary to disengagement theory, activity theory (Havighurst & Albrecht, 1953) assumes that active older adults are more satisfied and better adjusted than inactive older adults. As roles are lost due to retirement, widowhood, etc., new roles should be adopted. For example, a retired nurse educator may direct the adult education program as well as travel and be a member of the women's group at church (Hooyman & Kiyak, 1996). Failure to replace roles such as work with leisure activities will lead to poor adjustment. In short, according to this theory, high levels of activity are positively related to life satisfaction in later life.

Early research has supported the activity theory by illustrating that high levels of activity correlate with well-being in retirees (Albrecht, 1953; Burgess, 1954). Later studies that disproved disengagement theory also lent support to activity theory. For instance, O'Brien (1981a) found that life satisfaction in retirees is predicted by the number of leisure activities engaged in. In addition, Beck and Page (1988) found that involvement in activities led to better psychological well-being in a sample of retired men.

Continuity Theory. Continuity theory (Atchley, 1976b, 1989) proposes that instead of finding new roles, one should increase the amount of time spent in roles that remain. According to this theory, the more similar the time prior to retirement is to the time after retirement, the better the adjustment. For example, a teacher of forty years would illustrate continuity by working (unpaid) with students one day per week (Hooyman & Kiyak, 1996). Maddox (1968) found evidence for the benefits of a continuing lifestyle. Both disengaged and active retirees maintained life satisfaction as long as the levels of social activity remained consistent over time. Others have also provided empirical support for this theory (Long, 1987; Palmore, Fillenbaum, & George, 1984; Peppers, 1976).

Phases of Retirement. Atchley (1976b) also proposed a theory consisting of six phases of retirement: pre-retirement (remote and near), honeymoon, disenchantment, reorientation, stability, and termination. Not everyone passes through each of the phases and some may remain in the lower stages. The pre-retirement stage is subdivided into two phases. In the remote phase, individuals perceive retirement as a positive event in their occupational career that is in the distant future. In the near phase, a more negative attitude

towards retirement emerges as the life event draws closer. The honeymoon period is typically very busy as individuals enjoy their newfound freedom by engaging in many activities. This phase may last a short period of time or span over several years. It is important to note, however, that not everyone experiences the honeymoon phase due to limited resources, health, family situation, or other responsibilities. The disenchantment phase involves a period of let-down or depression which may occur because of unrealistic expectations of retirement. Unfortunately, some people may remain in this stage and fail to progress to later phases. The reorientation phase involves reevaluating one's situation and developing a more realistic view of retirement. In the stability phase, life is rather predictable but also satisfying. Some individuals move into the stability phase immediately after the honeymoon phase; others must pass through all the stages to get to this point; still others never reach this phase. In the final phase, termination, the individual moves from the retirement role into the role of the sick or disabled. Others may die suddenly, during the stability phase.

Empirical support has been provided for Atchley's (1976b) phases of retirement. However, most of the evidence is in support of the first three stages (pre-retirement, honeymoon and disenchantment stages) (Antonovsky & Sagy, 1990; Ekerdt, Bossé, & Levkoff, 1985; Evans, Ekerdt, & Bossé, 1985; Fretz et al., 1989; Gall, Evans, & Howard, 1997; Sharpley & Jacobs, 1997). Future research needs to focus on the later phases.

In conclusion, many theories have been postulated to explain the aging process and adjustment to retirement. Recent researchers have not returned to this area and consequently, there are no modern theories explaining this life transition.

Retirement Transition Stress versus Retirement State Stress

One main limitation of the research on retirement is the failure to differentiate between the transition of retirement and the state of retirement. Depending on the length of time that has passed since retirement occurred, the amount and type of stress is likely to differ. For example, an individual who retired ten years ago may experience different types and degrees of stress than someone who only just retired three months ago. According to Bossé et al. (1991), retirement transition stress is experienced by those who have retired within the past year. On the other hand, retirement state stress is experienced by those who have retired regardless of the amount of time that has passed since the event. Research has suggested that it is being retired that is stressful and not the actual event of retirement (Bossé, Ekerdt, & Silbert, 1984).

Gender and the Experience of Retirement

The majority of research in the area of retirement and adjustment has focused exclusively on men. However, researchers have recently begun to consider the possibility that retirement may be experienced differently for men and women (e.g., Atchley, 1976a; Martin Matthews & Brown, 1988; Seccombe & Lee, 1986). Due to the increased number of women in the labour force, it seems imperative that this issue is investigated. Furthermore, since women's employment experience may be very different from men's, it seems reasonable to postulate that the experience of retirement may be very different as well. Unfortunately, research findings on gender differences are inconsistent. As Martin Matthews and Brown (1988, p. 549) state, "there is little doubt that existing data are fragmentary and characterized by contradictory findings."

Research has indicated that different variables predict the onset of retirement for men and women. For instance, George, Fillenbaum, and Palmore (1984) found that predictors of retirement for men included age, amount of pension, socioeconomic status, health, work history, and to a small degree, work-related attitudes. In comparison, age was the only variable that significantly predicted retirement for women. The authors postulate that the lack of predictors for women's decision to retire may be due to the fact that "women's work histories are so varied that it is not possible to identify common predictors of departure from the labour force" (p. 369).

Talaga and Beehr (1995) also examined gender differences in the decision to retire. In this case, the authors examined dependents as a possible predictor of retirement. Results indicated that as the number of dependents living in the home increased, men were less likely to retire while women were more likely to retire. This finding suggests that typical gender roles influence the decision to retire. Talaga and Beehr suggest that men may feel they are responsible to provide financially for their family, while women may feel they are responsible to provide emotionally and physically for their family. However, Hatch and Thompson (1992) found that the presence of dependents in the household does not increase the likelihood of women to retire if they have a history of substantial labor force participation. These women would have likely been working for pay in the past when they were raising children. Hatch and Thompson argue that the key factor in women's decision to retire is not simply the presence of dependents in the household but if the dependents require assistance.

Gender roles also appear to influence the decision to retire when one's spouse is ill. For example, as their spouse's perceived health decreased, women were more likely to retire while men were less likely to retire (Talaga & Beehr, 1995). Again, this suggests gender role differences in that women are more likely to retire from paid employment to be able to care for their spouse, while men are more likely to continue to work to be able to financially support a spouse with ill health.

Other researchers have focused on determining if gender differences exist in the experience of retirement. Several researchers have concluded that men and women do not differ in their experience of retirement. For instance, Seccombe and Lee (1986) examined self-reported satisfaction with retirement in a large sample of men and women. Results indicated that women were slightly less satisfied with retirement than men. However, this reduced satisfaction with retirement may be attributed to lower retirement income and a lower probability of being married, since women have longer life expectancies than men (Statistics Canada, 2002f). Overall, the authors conclude "the absence of differences in the antecedents of retirement satisfaction between the genders suggests that retirement satisfaction is responsive to the same causal processes regardless of gender" (p. 438).

Conversely, there is evidence suggesting that men and women do experience retirement differently. For instance, Atchley (1976a) found that female retirees took longer to adjust to retirement, and were more depressed and lonely than their male counterparts. Martin Matthews and Brown (1988) examined the role of morale in retirement and the experience of departure from work. Results showed that for men, factors were related to occupation and life-style; for women, factors were related to health and attitude toward retirement. Quick and Moen (1998) found that men reported

greater retirement satisfaction than women. For both genders, retirement quality was associated with good health. In addition, for men, increased retirement quality was also associated with job satisfaction, low work-role salience, retiring for internally motivated reasons, and having adequately planned for retirement. For women, increased retirement quality was also associated with an early retirement, having a continuous career, and having adequate income during retirement. These findings suggest that research in the area of retirement should consider women separately from men.

Retirement may also represent a time of greater stress for women. Research has indicated that in general, gender differences exist in perceptions of global stress. For instance, Cohen and Williamson (1988) found that females indicated higher global perceived stress than their male counterparts. Other researchers have also provided evidence of this gender difference (Walker, Walker, & MacLennan, 1986). Since women tend to indicate higher overall ratings of stress in general, it is possible that women may experience more global stress during retirement than their male counterparts.

In conclusion, research has demonstrated that different factors predict the decision to retire for men and women. However, it remains inconclusive if men and women experience retirement differently. Future research is needed to clarify these inconsistencies in the literature. Overall, more researchers are beginning to include women in retirement studies. Research that considers gender differences in predictors of retirement stress will be discussed accordingly (i.e., in the appropriate section such as financial status, etc.).

Pre-Retirement Stress

As the event of retirement approaches, some individuals may experience elevated stress levels (Atchley, 1982; Kasl, 1980). Unfortunately, researchers have not been able to determine how early pre-retirement stress may begin. Research has demonstrated that anticipatory interest in retirement may begin as early as 15 years prior to the event (Evans et al., 1985). Hence, it is possible that stress levels begin to elevate concurrently with the increase in anticipatory interest. However, research is necessary to substantiate this possibility.

As retirement time approaches, behaviour and attitudes may be modified due to the anticipation of the event. For instance, men tend to demonstrate more retirement-oriented behaviours such as speaking and reading about retirement as the event draws nearer (Evans et al., 1985). This relationship was found regardless of whether men wanted to retire (early or forced) or whether they were satisfied with their jobs. This increase in retirement-oriented behaviour has been shown to be beneficial. Dorfman (1989) found that exposure to written materials and mass media on retirement led to greater retirement satisfaction among rural retirees. Although this was found in a rural sample, it is likely that the relationship holds for urban retirees as well. In addition to behaviour being modified, cognitive thoughts or attitudes may also be altered. For instance, as retirement approaches many tend to view their employment as more burdensome and less rewarding and also report that their work makes them nervous or tired (Ekerdt & DeViney, 1993).

A number of factors have been found to predict those more likely to experience pre-retirement stress. For example, those who are worried about finances or are forced to retire are at a higher risk of experiencing pre-retirement stress (Atchley, 1982; Kasl, 1980). Also, Fletcher and Hansson (1991) identified several social components of individuals prone to finding the anticipation of retirement difficult. Dispositions include (a) having less personal control, (b) finding the loss of structured social involvement difficult, (c) being shy or lonely, and (d) having disruptive emotional states creating difficulty in negotiating new social relationships.

Fletcher and Hansson (1991) identified the characteristics of individuals most at risk of experiencing pre-retirement stress. Further research is necessary to substantiate or disprove this profile. Furthermore, it is essential that prevention efforts be developed to help alleviate pre-retirement stress. Preparation and counseling have been shown to be effective methods of reducing pre-retirement stress (Richardson, 1993). Programs developed to reduce anxiety prior to retirement may also be beneficial (Richardson, 1993). Research has consistently demonstrated the positive outcomes of pre-retirement training and its impact on post-retirement stress (this will be discussed in detail later). Perhaps programs developed to reduce pre-retirement stress might also help reduce post-retirement stress. In other words, it is possible that individuals who experience pre-retirement stress may also be more likely to experience post-retirement stress. Although not everyone experiences pre-retirement stress, it warrants further investigation. By reducing pre-retirement stress, post-retirement stress may be prevented or greatly reduced.

Predictors of Retirement Stress

As mentioned previously, approximately 30% find retirement to be stressful (Atchley, 1975; Bossé et al., 1991; Braithwaite et al., 1986; Martin Matthews et al., 1982). There are several reasons why it is beneficial to identify those more likely to experience stress during this time of their life. Research will allow for programs, services, and other types of assistance to be developed based on the particular needs of those at risk (e.g., if women are more likely to experience stress at this time because of changes in the marital relationship, this can be built into the programs, etc.). Inquiry will also aid in the promotion of such programs and services. Promotional strategies can focus primarily on those identified as being most at risk (i.e., if women are identified as being at high risk, promotional strategies can be developed to attract women to the programs).

Research in the area of stress and retirement is extensive. Consequently, several variables have been examined as possible predictors of retirement stress. Factors that are consistently examined in the literature are voluntary versus forced retirement, health, personality, marital status, job satisfaction, age at retirement, attitudes/expectations of retirement, social support, financial status, and pre-retirement training. Each of these will be discussed in detail along with any evidence supporting or refuting the effectiveness of the factor as a predictor.

Voluntary versus Forced Retirement

When discussing adjustment to retirement, it is imperative to consider forced versus voluntary retirement. According to Statistics Canada (2002g), in 1994, of those Canadians retiring, 23% retired because they wanted to compared to 14% who did so because of mandatory retirement policies (of those remaining, 24% retired due to ill health, 10% due to unemployment, 7% due to an early retirement package, and 22% due to other reasons).

A number of positive outcomes have been associated with voluntary retirement. For example, Crowley (1986) found that voluntary retirees reported being happier and having greater well-being and life satisfaction than those forced to retire or those who continued to work. Shultz, Morton, and Weckerle (1998) found comparable results. These authors found that voluntary retirees had higher life satisfaction scores and rated themselves as being healthier than those forced to retire. In both articles, however, the authors caution that forced retirees may be worse off due to other components of their life situation rather than the cause being retirement itself. For example, these findings may be confounded with socioeconomic variables. In contrast, Alpass, Neville, and Flett (2000) found that forced versus voluntary retirement was not related to well-being outcomes, however, they caution that this finding may be due to participants' misunderstanding of the term "forced" retirement (retirement at age 65 was legally enforceable until recently in New Zealand).

Research has also consistently demonstrated a variety of negative outcomes associated with forced retirement. Overall, forced retirees have been found to have more difficulty adjusting to retirement (Atchley, 1982; Swan, Dame, & Carmelli, 1991; Walker, Kimmel, & Price, 1981). In addition, forced retirement has been associated with low satisfaction with retirement (Isaksson, 1997), adverse psychological reactions (Sharpley & Layton, 1998), and increased stress (Isaksson, 1997; Sharpley & Layton, 1998). Furthermore, it has been associated with both physical disability and poor mental health (Gallo, Bradley, Siegel, & Kasl, 2000).

Some older workers may be compelled to retire by employers offering attractive financial incentives. Others may decide to retire after losing their job due to downsizing. In fact, 62% of older workers who lose their job decide to retire early rather than seek new employment (Manheimen, 1994). Retirement under these conditions has been associated with dissatisfaction with retirement and feeling as if one retired too early (Hardy & Quadagno, 1995).

Overall, it appears that individuals who voluntarily retire are likely to have a more positive retirement experience than those who are forced to retire. This suggests that those forced to retire represent a high-risk group for poor adjustment to retirement. Programs should be targeted specifically towards this group of individuals. Future research is also required to help determine what interventions can be implemented to lower the risk of poor adjustment associated with forced retirement.

Retirement Due to Ill Health

A fairly common reason for choosing to retire is due to failing health. For instance, in 1994, of those Canadians retiring, 24% did so due to health reasons (Statistics Canada, 2002g). Those in poor health are considerably more likely to leave the work force and tend to remain nonworking (Mutchler, Burr, Massagli, & Pienta, 1999). In fact, self-reported health is one of the strongest predictors of one's decision to retire (Monahan & Greene, 1987; Taylor & Shore, 1995). Unfortunately, as Feldman (1994, p. 296) points out, "poor health often makes continuity in the job physically less possible, early retirement a necessity rather than an option, and quality of life during retirement distinctly lower."

Research has generally supported Feldman's (1994) statement that quality of life is greatly reduced for individuals retiring due to ill health. For instance, Barfield and Morgan (1978) detected that satisfaction during retirement was predicted by health status. Later research has supported this finding (Dorfman, 1989). Retiring because of poor health has been related to both physical and emotional well-being during retirement (Stetz, 1998). Individuals who retire due to ill health report lower levels of morale and activity (Braithwaite et al., 1986) and have higher stress scores (Bossé et al., 1991). These individuals are also at a greater risk of having psychological difficulties. For instance, Sharpley and Layton (1998) found that both men and women who retired because of ill health were significantly more anxious, depressed, and stressed than those who retired voluntarily.

In summary, it appears that individuals who retire due to ill health are more likely to have difficulty adjusting to retirement. Life satisfaction is compromised, and the risk of psychological difficulties in general is much greater for these individuals.

Personality

Personality is yet another variable that might help explain differences in the degree of stress associated with retirement. It is possible that some people experience retirement stress while others do not because of differences in personality but unfortunately, few researchers have tackled this question. Early researchers proposed that individuals with different personality types would have different ways of adjusting to retirement (Darnley, 1975; Friedmann & Orbach, 1974). More recent speculation by Reis and Gold (1993) suggest that traits such as hardiness, neuroticism, attachment, introversion, and personal flexibility may play an important role in successful adaptation to retirement. However, empirical studies are severely lacking to test these particular hypotheses.

Neuhs (1990) investigated whether self-esteem and open-mindedness were predictive of successful adjustment to retirement in women. The results showed that women who scored higher on these characteristics made a more successful adjustment to retirement. Similarly, Mutran, Reitzes, and Fernandez (1997) found that high self-efficacy and self-esteem were related to successful adjustment to retirement. O'Brien (1981b) investigated locus of control and found that those with an internal locus reported more retirement satisfaction. Further research is needed, however, to substantiate these findings.

Other research that has been conducted on personality and retirement adaptation has not been consistent. While emotionality and extroversion have been associated with more experiences of and heightened reactions to stress (Aldwin, Levenson, Spiro, & Bossé, 1989), these traits did not predict retirement stress (Bossé et al., 1991). Temperament types of retirees also do not appear to affect responses to stress (Garver, 1997). Unfortunately, due to the relatively inconsistent findings, it remains inconclusive if personality or certain characteristics are significant predictors of retirement stress.

Marital Status

Another factor that may impact on the adjustment to retirement is marital status. The retirement experience may differ depending on whether one is married, never-married, divorced/separated, or widowed. In general, married individuals tend to adjust to retirement more easily than do unmarried individuals, with the most vulnerable group being those who are separated/divorced and widowed (Beck, 1982; Keith, 1985; Palmore et al., 1984).

Keith (1985) conducted a longitudinal study exploring the impact of retirement on unmarried individuals. Unmarried men and women were surveyed twice over a ten-year period. Individuals were employed during the first phase and retired in the second phase. Findings did not support the view that work substituted for family, causing retirement to be more difficult for the never-married. In fact, never-married women were found to embrace retirement and reported being happier than formerly married women. These women, however, had more favourable economic resources than women who were widowed or divorced/separated. In the case of men, marital status did not influence retirement attitudes and well-being as much as it did for women. Overall, the study indicates that formerly married women are particularly vulnerable to having a negative retirement experience. They tended to be less happy with their lives and held more negative views of retirement compared to women who were never-married. Consequently, practitioners involved in pre-retirement programs may want to focus more attention on formerly married women, particularly in light of certain life variables and lifestyles possibly faced by some of these women (e.g., custody battles, no pensions, etc.).

An extensive amount of research has been conducted on the effects of retirement on marital relationships (e.g., Lee & Shahan, 1989; Myers & Booth, 1996; Szinovacz & Schaffer, 2000; Vinick & Ekerdt, 1989). The possibility of increased tension between couples may occur when one spouse retires or when both people are retired. Researchers typically focus on the effect of retirement on marital satisfaction. Unfortunately, the research findings have not been consistent in terms of whether retirement increases, decreases, or has no effect on marital satisfaction.

Some studies have found that retirement has very little effect on marital satisfaction. For instance, Vinick and Ekerdt (1989) found that men and women generally report no significant positive or negative changes in their marital relationship after retirement. They did find evidence for the "husband under foot" syndrome – the notion that husbands are impinging on the wives' domain and interfering with their daily routines and privacy. However, "the wives almost always perceived impingements as minor nuisances or annoyances rather than as crises or catastrophes that affected the fabric of the marriage" (p. 33). The majority of wives stated that this was a problem for only a period of weeks or months following their husbands' retirement. This phenomenon was also detected in other studies (e.g., Myers & Booth, 1996). Szinovacz and Schaffer (2000, p. 386) also agree "that for most marriages, retirement has little lasting impact on the relationship although some minor changes in relationships may occur." The authors argue that only extreme relationships (e.g., those with conflicts over wives' employment, particularly dominant husbands, or those that are especially close or distant) will be affected by retirement.

Similarly, Atchley and Miller (1983) argue that retirement has very little impact on marital relationships. The authors conducted a longitudinal study of married individuals to determine the effects of retirement on marital satisfaction. Participants were asked, "What changes did retirement make in the quality of your relationship with your spouse?" Eighty-seven percent responded that retirement did not change their marital relationship. Those who did report negative effects on marital quality were still either satisfied or very satisfied with their marriage. This is compatible with Vinick and Ekerdt (1989) and Szinovacz and Schaffer (2000) who found that negative effects are not viewed as major.

On the other hand, Lee and Shahan (1989) found that in some cases, retirement could reduce marital satisfaction. Results indicated that men had a small decrease in marital satisfaction after being retired for four to eight years. As well, wives had significantly lower levels of marital satisfaction when they continued to work after their husbands retired. The authors attribute this last finding to problems with household division of labour. Employed wives may feel under benefited if they are working outside the home as well as being responsible for household chores. This suggests that relationships where the wife remains employed after the husband retires are problematic, a finding consistent with later studies (e.g., Myers & Booth, 1996). They found that marital quality could increase or decrease depending on a number of pre- and post-retirement factors. Pre-retirement factors such as the husband retiring from a job with undesirable characteristics (e.g., high stress) increased marital quality. On the other hand, pre-retirement factors such as gender role reversals (e.g., wives earning more or working more hours) or wives in poor health decreased marital quality. Post-retirement factors such as the wife becoming more involved in the labour force and a loss of friends decreased marital quality. A decrease in the husband's health was associated with increases in marital quality, which the authors suggest may be due to caregiving activities fostering marital interactions.

Overall, research examining the effect of retirement on marital satisfaction has not been consistent and future research is needed to clarify these discrepancies. Furthermore, according to Atchley (1992), many of the studies in this area are limited due to social desirability. Social desirability may influence results since some individuals may not want to discuss negative aspects of one's private life.

Job Satisfaction

Another factor that may be a predictor of retirement stress is job satisfaction. Alpass et al. (2000) found that those who were highly satisfied with their job were less depressed, less hopeless, and had higher levels of psychological well being during retirement. Shaw et al. (1998) provide a review of the literature on this topic and suggested that those who work in physically demanding or high-risk jobs represent a unique group. For these individuals, work may be complicated by physical changes that occur during the aging process. As such, retirement may present an opportunity to be relieved from demanding physical labour. Research has supported this claim. Those employed in positions that are fatiguing had a greater desire to retire in order to be relieved of this work. For many, retirement from these types of occupations led to an increase in health.

Age at Retirement

In Canada, one trend being noted is early retirement. For instance, the median age of retirement declined by 3 years for men (from 64.5 to 61) and 5 years for women (65 to 60) between 1976 and 1996 (Statistics Canada, 2002g). While some studies have indicated that there is no relationship between the age at retirement and adjustment difficulties (Braithwaite et al., 1986), the majority suggests that early retirement may have negative consequences. This is consistent with Neugarten's (1979) argument that developmental events that occur off time will be experienced more negatively. For instance, it has been found that men in the United States who retire prior to age 65 (do not qualify yet for Social Security Benefits) are less happy and less satisfied with their life (Palmore et al., 1984; Palmore et al., 1985). Bossé, Aldwin, Levenson, and Ekerdt

(1987) found that those who retired early also had higher levels of emotional distress than workers of the same age. However, the results must be interpreted cautiously as Bossé, Spiro, and Kressin (1996) warn that early retirees may be experiencing stress because of variables other than retirement, such as declining health, downsizing, or business failure.

Attitudes and Expectations about Retirement

Another potential predictor of retirement stress is one's attitudes and expectations of retirement. Those who expected to have very little personal control over their lives during retirement (increased dependence on others for social support, resources, caregiving, etc.) not only had negative views of retirement but also feared the event (Fletcher & Hansson, 1991). Similarly, Glamser (1976) found that an individual's appraisal of the kind of experience they expect to encounter determines one's attitude toward retirement. Those who are expecting a positive experience in terms of finances, friends, social activity, and level of preparedness are likely to have a positive attitude toward retirement. In general, those who have more positive attitudes toward retirement adjust better (Braithwaite et al., 1986).

Keith's (1985) longitudinal study of unmarried individuals considered attitudes toward retirement. Results showed that attitudes prior to retirement influenced both later attitudes and well being. This finding suggests that some continuity in retirement attitudes exist over time.

A study by Jonsson, Kielhofner, and Borell (1996) examined the expectations of retirement held by older workers. Although most indicated they expected both positive and negative changes to accompany retirement, respondents' expectations could be categorized into one of three types of narratives: (a) progressive narratives which imply

that an improvement in quality of life is expected, (b) stable narratives which imply that no changes in quality of life are expected, and (c) regressive narratives which imply that a decrease in quality of life is expected. This is the initial phase of a longitudinal study and the authors are planning to investigate whether individuals with different narratives adapt differently to retirement.

Gall and Evans (2000) attempted to determine if expectations influenced the retirement experience. In particular, the authors considered whether pre-retirement expectations of satisfaction and financial status influenced quality of life after retirement. Participants were surveyed 2-4 months prior to retirement, one year after retirement, and then again, 6-7 years post retirement. Results showed that pre-retirement expectations for satisfaction in terms of activity, finances, health, and interpersonal relations predicted quality of life 6-7 years after retirement.

Based on the literature, it appears that pre-retirement attitudes and expectations are predictors of successful adjustment. This is a particularly valuable finding since attitudes and expectations are flexible and can be changed. In light of this finding interventions should address attitudes and expectations. Gall and Evans (2000) offer several suggestions for incorporating this into pre-retirement training programs. For instance, the authors suggest that future retirees should be educated on lifestyle changes that accompany retirement so expectations are more realistic. Also, cognitive therapeutic techniques should be taught to help change the attitudes of those who tend to focus on the anticipation of negative aspects of retirement while overlooking the positive.

Social Support

Many researchers have found that social support plays an important role in the adjustment to retirement. In particular, social support seems to be particularly important for female retirees. For instance, Szinovacz (1983) found that a lack of social contacts is one of the most frequent concerns reported by female retirees. As women leave the workforce, contact with coworkers will likely be reduced and possibly even lost completely. Reeves and Darville (1994) further examined the relationship between social support and retirement in women. Results indicated that the most satisfied retirees had both more frequent and a greater variety of contacts. Also, reduced satisfaction was associated with a greater difference between desired and actual frequency of contacts. This is consistent with Vilho, Joukamaa, and Salokangas (1988) who also found that well adjusted retirees (both genders) report having more social support than those who are less well adjusted.

Research has indicated that with age, social network size decreases. For instance, Krause (1999) investigated changes in size of social support networks and found that 49% of respondents age 65 or older reported a significant decline in contact with friends. This is consistent with earlier findings (e.g., Campbell & Barrett, 1992; Marsden, 1987). While the evidence suggests that the size of social networks decreases with age, this does not necessarily indicate a decrease in social support. Researchers such as Antonucci and Akiyama (1987) and Levitt, Weber, and Guacci (1993) found no difference in amount of perceived social support across respondents of various ages. As Marsden (1987) discovered, the impact of decreasing network size may be mitigated by social support provided by family members.

Ross, Mirowsky, and Goldsteen (1990) provide a review of the literature on social support provided by family members. The authors conclude that spouses are the primary source of social support. This is based on the finding that married individuals were more likely to respond that they have someone to turn to for support, understanding, and to confide in. However, as the authors warn, perceptions of social support from spouses appears to vary depending on one's life stage. For instance, couples with children reported lower perceptions of social support from spouses. However, once the children leave home, parents were found to be less depressed and in better health. The authors concluded that this was due to the additional emotional support provided by adult children. While adult children may be an additional source of social support, researchers have found that elderly individuals are more satisfied with their relationships with their friends than with their own children (Arling, 1976). Furthermore, social support from friends has been more highly associated with psychological well-being than social support from family members (Pillemer & Glasgow, 2000).

Financial Status

Another possible predictor of retirement stress investigated in the literature is financial status. Finances can affect adjustment to retirement in two ways. Very likely, individuals with low socioeconomic status have been unable to save accordingly for retirement, possibly resulting in increased stress levels. Others may find retirement stressful because it means that their monthly income will be lower than what they were earning while working. Consequently, they will have to make changes in their lifestyle to accommodate this decrease in income. In either case, finances have consistently been found to greatly impact the retirement experience. For instance, of the 30% of retirees

who do find retirement stressful, poor family finances is one of the main predictors (Bossé et al., 1991). Beck (1982) concludes that having a higher income increases the probability of being happy and having more positive evaluations of retirement. Similarly, Szinovacz (1983, p. 106) reports that "income constitutes one of the most potent determinants of retirement adjustment and morale after retirement."

In the case of those of lower socioeconomic status prior to retirement, adjustment may be difficult. Martin Matthews and Brown (1988) found that the lower the socioeconomic status of men, the more negative the impact of retirement overall. This relationship was not found for women, possibly because of less variability in reported socioeconomic status. This period is also difficult for those for whom retirement signifies a substantial decrease in income. Loss of substantial income has been associated with poor morale (Richardson & Kilty, 1991), and poor adjustment (Palmore et al., 1985).

Women may be especially prone to difficulties adjusting to retirement because of insufficient retirement income. According to Statistics Canada (2002h), in 1999, 23.5% of women ages 65 and older were considered to have low income (compared to 10% of men in the same age group). Carp (1997, p. 113) states that women are "penalized in wages during working years and in pensions after retirement." Consequently, women make less money during their working years and are not able to save accordingly for the retirement years. Additionally, their benefits are less than that of men's due to interrupted job records. Keith (1985) argues that formerly married women are at the greatest risk for poor retirement outcomes due to these reasons.

Overall, research consistently indicates that income greatly impacts adjustment to retirement. Pre-retirement training programs may be able to help alleviate retirement stress caused by financial difficulties. If offered fairly early in relation to the event of retirement, the programs can be developed to provide guidance on saving for the future years. This will promote financial preparation which is a strong predictor of satisfaction with retirement (Glamser, 1976). Programs can also offer guidance on saving financially during the retirement years. This can be accomplished by suggesting small modifications in lifestyle.

Pre-Retirement Training Programs

As mentioned earlier, one method of promoting successful adjustment to the retirement transition is through the use of pre-retirement training programs. These programs are offered prior to the individual leaving work and are usually presented by the organization or company the person is employed by. Many pre-retirement training programs focus exclusively on the financial aspects of retirement, while others have a much broader agenda and consider additional potential stressors such as personal relations, social aspects, health, and attitudes.

Research has consistently demonstrated the positive effects of pre-retirement training programs. For instance, Abel and Hayslip (1987) found that those who attended pre-retirement training programs maintained positive attitudes about retirement and had higher locus of control in regards to making plans for retirement. The results of Abel and Hayslip's (1987) study indicate, however, that such programs have only short-term effects. Consequently, it may be necessary for the programs to be more extensive before retirement occurs and/or soon after retirement. These programs promote preparedness,

which appears to lead to positive outcomes of retirement. It has been demonstrated that those who made specific plans for retirement (financial, future activities, work) had higher retirement satisfaction (Dorfman, 1989).

The content of pre-retirement training programs is an important consideration. Gee and Baillie (1999) asked participants what topics they would like to be included in pre-retirement programs. The most popular areas given for men and women were financial management, physical health, and hobbies. This indicates that there is a desire for these programs to incorporate much more than merely financial stressors. Walker et al. (1981) agree that the focus of such programs should not be limited to finances and suggest that components on health and attitudes be included: "just as it is important to teach work skills, so also it is important to teach retirement skills" (p. 281).

A study by Sharpley and Layton (1998) tests the argument that pre-retirement training programs are more effective when not narrowly focused on finances. In this case, two types of programs were compared: (a) financial only, and (b) financial plus social, health, personal, and relationship aspects of the retirement process. Results indicated that the financial only program was not much better than no program at all. The financial plus program was associated with lower psychological distress during retirement.

Overall, it appears that many would prefer that pre-retirement training programs be broader in scope and cover a variety of issues that may arise in the retiree's future. Unfortunately, it seems that these programs are most popular among individuals who need the least help. For instance, Campione (1988) found that participants of pre-retirement programs tend to be married with children, have no major health problems, and are of higher occupational status. More health promotion research is needed in order

to attract those who would benefit the most from pre-retirement programs (not married, no children, health problems, lower occupational status). Campione also notes that those who are most likely to succeed in retirement are the ones most likely to be provided with the opportunity to participate in these programs. This may be employer driven and as Fletcher and Hansson (1991, p. 83) note, depends on "one's financial or occupational status or to the size and maturity of the employing organization." Access to pre-retirement training programs in lower status jobs or smaller organizations may be increased by having community organizations offer the program or perhaps having unions sponsor workshops. As evident from Campione's findings, self selection appears to play a role in who attends pre-retirement programs. Consequently, future research should address how the results of pre-retirement programs are influenced by individual differences in characteristics such as motivation or eagerness to retire.

Although research indicates that pre-retirement training programs are effective and worthwhile, some still argue that it is an unnecessary effort. For instance, Murrell, Norris, and Hutchins (1984, p. 309) reason that "retirement is of sufficient frequency but of too little impact to justify large allocations of societal resources to retirement adjustment programs." In response to this argument, a review of the literature shows the positive effects of implementing such programs.

In conclusion, retirees have indicated that pre-retirement programs allow for a smoother transition and lead to a more successful retirement (Richardson, 1993). Furthermore, retirees who attended pre-retirement programs had less psychological distress (Sharpley & Layton, 1998). This is evidence that implementing such programs is indeed worthwhile. However, future research should examine whether or not self-

selection influences the effectiveness of pre-retirement programs. In other words, are those who choose to attend such programs different from those who chose not to attend (e.g., are more eager to retire)?

Summary of Findings

A vast amount of research has been conducted in this area and many factors have been examined as possible predictors of retirement stress. Factors reviewed here include voluntary versus forced retirement, health, personality, marital status, job satisfaction, age at retirement, attitudes/expectations of retirement, social support, financial status, and pre-retirement training programs. Individuals at risk of experiencing pre-retirement stress tend to have a certain disposition, are experiencing financial difficulties, or are being forced to retire. Research indicates that those who retire forcibly, retire due to ill health, or retire at an early age are at a greater risk of experiencing retirement stress. As well, individuals with financial difficulties are more likely to experience retirement stress. Formerly married women also represent a high-risk group. Individuals who attend pre-retirement training programs, are satisfied with their job, have social support, and/or have positive attitudes and expectations for retirement are more likely to adjust successfully. Results have been inconsistent in determining how personality predicts retirement stress. Consequently, more research is needed to investigate this factor further. The effect of retirement on marital relationships also remains uncertain due to inconsistent results, although relationships in which the husband is retired and the wife remains working appear to be somewhat problematic.

Limitations of Retirement Research

Unfortunately, some of the research in the area of retirement adjustment is problematic. Limitations mainly involve methodological issues including design, sample size and representativeness, operational definitions, the use of retrospection, and unsuitable measures. These limitations of the research make it difficult to conceptualize the issue as a whole based on the present literature. Future researchers are encouraged to improve upon the methodology used to avoid these limitations identified in the current literature.

Design. Several of the articles reviewed are based on the same study and data set. These are well-designed longitudinal studies and provide some of the richest data in retirement research. For instance, several of the articles reviewed are drawn from the Normative Aging Study (e.g., Bossé et al., 1984; 1991; Ekerdt et al., 1985; Ekerdt & DeViney, 1993; Evans et al., 1985). Numerous other researchers have elected to use longitudinal designs (e.g., Gallo et al., 2000; George et al., 1984; Keith, 1985; Richardson & Kilty, 1991). While longitudinal designs are ideal for this type of investigation, some researchers still relied on cross-sectional data. For example, Vinick and Ekerdt (1992) compared expectations of retirement in nonretired couples to the actual experiences of retired couples. This research design is problematic because differences may exist between the couples. A longitudinal study with the same couples being surveyed prior to retirement and then again after retirement is much more appropriate. Bossé et al.'s (1987) investigation of the effects of retirement on mental health provides another example of a cross-sectional study that would be greatly improved by using a longitudinal design. In this case, the authors compare the mental health of nonretirees to retirees. Unfortunately, this pattern of comparing retirees to nonretirees is quite common in the literature.

Sample. In addition to the problematic design of many of the studies, the samples are often small and nonrepresentative of the greater population, once again raising caution when viewing the results. For instance, Neuhs' (1990) study on adjustment to retirement in women consisted of mostly white, highly educated, healthy and mobile individuals. Bossé et al. (1991) used a sample that had slightly higher socioeconomic status than the general population, which may also have an impact on the findings. Numerous other studies have used samples that were nonrepresentative of the general population (e.g., Bossé et al., 1987; Reeves & Darville, 1994; Seccombe & Lee, 1986). Many studies also consisted of sample sizes that were too small. For instance, the study by Abel and Hayslip (1987) provides a good illustration of an experiment that needs to be duplicated with a larger sample. In this case, only 12 people were in the experimental group and 15 in the control group. Caution must be exerted when drawing conclusions from studies with small and/or nonrepresentative samples.

Researchers that examined gender differences in retirement issues also tended to have sampling problems. According to Talaga and Beehr (1995), many researchers used all female samples. This forces one to compare these studies to those that used all male samples. A better solution offered by Talaga and Beehr is to include both genders in the sample and examine the interactions between gender and other variables.

Use of Retrospection. Several studies are also poor in design because of using a retrospective approach. For instance, Martin Matthews et al. (1982) had retirees recall and rate the stressfulness of a variety of life events. Participants were asked to compare the stressfulness of a recent event, such as retirement, to distant events such as leaving home for the first time. This approach is problematic because participants' recollections

may be inaccurate. Results may be further compromised when the sample consists of older adults because of changes in health due to aging. For example, participants may suffer from dementia, although the incidence is extremely low (Bee, 1996).

Many other studies have relied on retrospection. For instance, Dorfman (1989) investigated preparation for retirement but the entire sample was retired at the time of data collection. Braithwaite et al. (1986) also resorted to using retrospective data. In this case, respondents were asked to indicate if their adjustment to retirement was difficult, somewhat difficult, or not at all difficult. However, the length of time since retirement varied from less than one year to up to 44 years. It would have been more beneficial if these authors had included the time factor as a covariate.

Research by Beehr and Neilson (1995) suggest that retrospective data, at least in some cases, may not be problematic. In this study, participants reported job characteristics both before and after retirement. Recollections of job characteristics were found to be very stable. While the results of this study suggest that retrospective data is not problematic in the case of job characteristics, future research needs to examine if other variables (e.g., perceived stress) are subject to distortion over time.

Measurement Issues. It is also difficult to draw conclusions from studies in this area because of problematic measures. This limitation is particularly apparent in studies examining the effect of retirement on marital satisfaction. Atchley (1992) discusses how many of the studies use different measures, thus creating the possibility that differences could be attributed to these different measures.

Researchers also often rely on broad independent variables such as health status. Feldman (1994, p. 307) asserts that "although the use of these independent variables made sense in the earlier stages of retirement research, it is time to move to a finer grained understanding of the retirement process." Instead, research should examine more specific variables. For example, instead of investigating health status in general, one should consider the impact of specific illnesses on the decision to retire and adjustment to retirement.

Another limitation of retirement research is the reliance on two- or three-item measures (e.g., Keith, 1985; Seccombe & Lee, 1986). Some have even used a single-item measure. For instance, Vinick and Ekerdt (1989) measured participants' satisfaction with retirement with a single rating on a Likert scale (i.e., participants were asked to rate their satisfaction with retirement from 1 ("extremely unhappy") to 9 ("extremely happy"). Using these types of measures greatly increases problems of unreliability.

Operational Definitions. As previously mentioned, researchers have many different ways of defining retirement. Consequently, there is no consistent definition of retirement in the literature. This, once again, makes it difficult to draw conclusions from several studies. For example, Gall et al. (1997) defined an individual as being retired if they were employed for no more than ten hours per week. George et al. (1984) defined retirement as being employed less than thirty-five hours per week and receiving a pension. In comparison, Bossé et al. (1991) considered part-time workers as retired but did not specify the maximum number of hours worked per week. Others, such as Braithwaite et al. (1986), defined retirement as no longer working full-time or part-time. The Federal Government of Canada (Statistics Canada, 2002e) defines a retiree as

someone who is 55 years of age or older, is not in the labour force and receives at least 50% of their total income from retirement-like sources. These inconsistent operational definitions of retirement make it extremely difficult for the reader to compare and contrast a variety of studies.

Another difficulty involving operational definitions of retirement is put forth by Bossé et al. (1984, 1991). As mentioned previously, the authors argue that a distinction should be made between retirement transitions and retirement states. Some researchers did, in fact, take this distinction into consideration. For instance, Braithwaite et al. (1986) acknowledge that the initial adjustment to retirement may be different from the long-term experience of retirement. To account for this in the study, the authors considered a subset of their data of individuals who had been retired for at least one year. Ekerdt et al. (1985) also considered changes in the retirement experience depending on how much time had passed since the event. Finally, Richardson and Kilty (1991) allowed for this distinction by examining individuals' experience of retirement at the time of the event, and then 6-months and one year later. Unfortunately, several researchers (e.g., Martin Matthews & Brown, 1988) did not take this distinction into consideration.

Although many limitations and problems have been identified in the current literature on retirement, these studies have succeeded in making a contribution to the field. These studies have created a foundation for other researchers to build upon. It is mandatory, however, that future research focuses on remedying these problems.

The present study has addressed several of the problems identified here. For instance, a longitudinal design is not necessary in the present study because the focus is on stress during retirement. Hence, it is not necessary to survey participants repeatedly

over several years. In addition, retrospection is not an issue in the present study because the dependent variables are measuring current states (i.e., current stress levels).

Furthermore, the dependent variables will be measured using multi-item scales as opposed to single-item measures.

Present Study and Hypotheses

As mentioned previously, the majority of researchers have focused on determining what factors predict retirement stress. Although a variety of factors have been examined as possible predictors, many have not yet been empirically considered. No research to date has examined the issue of household composition and retirement stress. The present study will investigate the impact of having offspring in the household during the retirement process. Research suggests that this household structure of retirees with children in the household is not uncommon. Demographic information of a study on married, retired couples found that of those with children, 48% had at least one child living in the home (a large proportion of which were dependents in their early twenties that were either "stayed-at-home" or "returned" offspring) (Vinick & Ekerdt, 1989). According to Statistics Canada (2002i), the number of offspring living with parents (regardless of whether the parents are retired or not) is rapidly increasing. In 1981, only 27% of young adults aged 20-29 lived with their parents compared to 41% in 2001. Also, young men (age 20-24) are more likely to live with their parents (64%) compared to women (52%) in the same age group. Finally, it is not uncommon for young people to leave their parents' residences only to return later. For example, 33% of men and 28% of women aged 20-29 returned home at least once after an initial departure (Statistics Canada, 2002i).

In the case of retirees, the increase of parents with children in the home may be due to a combination of factors. It is possible that more people are accepting offers of early retirement. It is also possible that more women are opting to delay starting a family in order to complete higher education or to advance in their careers. Yet another possibility is that many young people are obtaining college diplomas or university degrees and due to financial restraints, may choose to live with their parents into their mid and late twenties. Additional factors that explain the trend of young people living with their parents are suggested by Statistics Canada (2002i). These include young people having difficulty finding employment, falling marriage rates, the rising age at first marriage, and an increase in the number of common-law unions (which end at a much higher rate than marital unions).

Research has shown that parents with children living in the household tend to have greater economic obligations than parents with children living outside of the household (Ross, Mirowsky, & Goldsteen, 1990). Furthermore, Waite and Hughes (1999) found that married couples living with children had slightly lower levels of functioning (emotional, cognitive, and physical) than married couples living alone. These findings suggest that having children in the household may create a slightly more demanding environment. Based on these findings, it is hypothesized that (1) after accounting for differences in financial status, type of retirement, and health, individuals with children living in the household will report higher stress and lower life satisfaction than those with no children living in the household.

If the results indicate that retirees with children in the household fare worse in terms of perceived stress and/or life satisfaction, additional hypotheses are speculated. For instance, it is hypothesized that (2) after accounting for differences in financial status, type of retirement, and health, of those with children living in the household, single parents (separated/divorced, never married, or widowed individuals) will report higher stress and lower life satisfaction than married individuals. This is based on Waite and Hughes (1999) finding that married couples living with children have higher levels of functioning than single parents living with children. Later research by these authors provides further evidence that being married has positive effects on physical as well as emotional health (Hughes & Waite, 2002) which may translate into less retirement stress and higher life satisfaction according to earlier studies (Barfield & Morgan, 1978; Bossé et al., 1991; Dorfman, 1989). Furthermore, it is hypothesized that (3) after accounting for differences in financial status, type of retirement, and health, single female retirees with children in the household will report higher stress and lower life satisfaction than single male retirees with children in the household. This is based on the finding by Hughes and Waite (2002) that single women with children in the home tend to be more disadvantaged (lower self-perceived health, more mobility limitations, and more depressive symptoms) than single men in the same living arrangement.

CHAPTER II

Method

Participants

Retirees between the ages of 50 and 70 were recruited to voluntarily participate in the present study. An age range was imposed for two purposes. First, participants needed to be fairly young in age to increase the likelihood of them having children residing in the home. Second, the maximum age of 70 was specified to ensure that retirees were fairly similar in age and therefore more likely to be experiencing similar stressors in their lives. Retirement was defined as working no more than 10 hours per week and receiving a public and/or private pension. Out of a total of 314 surveys distributed, 51 were not returned. The response rate was 83.8%, however, surveys were only distributed to people who either requested them or indicated that they would complete them.

To ensure an adequate sample size, a variety of recruiting strategies were utilized. Participants were recruited from retirement centers, shopping centers, and fitness centres in Southwestern Ontario, Canada. All participants recruited at shopping centers completed the survey immediately and returned it to the researcher. Fifty-four surveys (20.5%) were completed by shoppers in Windsor, Ontario and 34 surveys (12.9%) were completed by shoppers in London, Ontario. In the case of all other recruitment strategies, it is only known how many surveys were distributed at each locale (surveys were unmarked). Forty-three surveys (19.0%) were distributed at a fitness center with senior programs, 41 surveys (18.1%) were distributed to a senior's fitness group, and 49 surveys (21.7%) were distributed at a public fitness center. Fifty-two surveys (23.0%) were distributed at a center for seniors. Seventeen (7.5%) retirees contacted the researcher after

viewing advertisements (Appendix A) posted throughout the city of Windsor in public libraries and grocery stores. Finally, 24 (10.6%) retirees responded to an email sent to all members of the University of Windsor Retirees' Association.

A preliminary power analysis was conducted, and determined that for medium effect sizes (root mean square error of approximation of .40) a sample size of approximately 200 participants was adequate. Since the independent variables were characteristics of the individual rather than assigned conditions, equal cell size restrictions were not required.

Two-hundred and sixty-three people completed the survey. Sixty-seven cases (25.5%) were excluded from the analysis due to one of the following reasons: (a) not meeting the operational definition of retirement; (b) being over the age of 70; (c) being a homemaker; (d) having a child that is mentally or physically challenged; (e) raising grandchildren; (f) living in their child's home; (g) being a live-in caregiver for a parent or in-law; (h) mainly worked part-time hours; or (i) more than 20% of a scale was incomplete. One case was deleted after being identified by SPSS as an extreme outlier on several variables. Scale means were calculated for participants who had completed at least 80% of any given scale.

Data were analyzed from 97 males (49.5%) and 99 females (50.5%). Participants ranged in age from 50 to 70, with a mean age of 63. Refer to Table 1 for a summary of the sample characteristics.

Marital Status. The majority of participants were married (62.8%), followed by divorced/separated (14.8%), never-married (11.7%), and widowed (10.7%). Retirees with children in the home were most likely to be married (93.2%), followed by widowed

Table 1

Sample Characteristics

	Males (<u>n</u> =97)		Females (<u>n</u> =99)		Total (<u>n</u> =196)	
	n	%	n	%	n	%
Marital Status						
Married	76	38.8	47	24.0	123	62.8
Widowed	3	1.5	18	9.2	21	10.7
Divorced/Separated	8	4.1	21	10.7	29	14.8
Never-Married	10	5.1	13	6.6	23	11.7
Children						
Living with children	29	14.8	15	7.7	44	22.4
Not living with children	54	27.6	59	30.1	113	57.7
Childless	14	7.1	25	12.8	39	19.9
Education						
Elementary or less	2	1.0	2	1.0	4	2.0
Some high school	12	6.1	14	7.1	26	13.3
High school graduate	14	7.1	26	13.3	40	20.4
Some college or university	18	9.2	18	9.2	36	18.4
College or university graduate	27	13.8	29	14.8	56	28.6
Graduate School	24	12.2	10	5.1	34	17.3
Household Income						
Less than \$10,000	1	0.5	5	2.7	6	3.2
\$10,000 - \$29,999	18	9.7	28	15.1	46	24.7
\$30,000 - \$49,999	24	12.9	31	16.7	55	29.6
\$50,000 - \$69,999	21	11.3	13	7.0	34	18.3
\$70,000+	30	16.1	15	8.1	45	24.2

Note. Ten participants (5.1%) did not indicate their household income.

(4.5%), and divorced/separated (2.3%). The majority of retirees with children residing outside of the home were married (64.6%), followed by divorced/separated (23%), and widowed (12.4%). The majority of childless retirees were never-married (59%), followed by married (23.1%), widowed (12.8%), and divorced/separated (5.1%).

Children Residing in the Household. Forty-four retirees (22.4%) indicated that they had children currently residing in their household. A total of fifty-three children were residing in the homes of their retired parents. The majority of retirees currently had only one child residing in the household ($n = 36$, 81.8%), seven (15.9%) had two children residing in the household, and one (2.3%) had three children residing in the household. There were 32 males and 20 females (one person failed to indicate the age of their child). The children's ages ranged from 15 - 40 ($M = 25.8$). The ages of two children are unknown. Eighteen children (36%) had previously resided outside of the family household (12 males and 6 females). Thirty-two children (64%) have always resided in the family household (14 females, 18 males). Information on three children was missing regarding previous living arrangements.

Education. The majority of participants had taken some college/university or were college/university graduates (46.9%). Several participants had completed graduate school (17.3%). Some participants were high school graduates (20.4%), or had completed some high school courses (12.3%). A small number of participants (2.04%) had completed elementary school or had some elementary school education.

The majority of retirees with children in the home were college/university graduates or had completed some college/university courses (59.1%). In addition, several had completed graduate school (18.2%). Some retirees with children in the home were high school graduates (13.6%) or had completed some high school courses (9.1%).

The majority of retirees with children not residing in the home were college/university graduates or had completed some college/university courses (41.6%). Several had completed graduate school (15%). Some retirees with children not residing in the home were high school graduates (25.7%) or had completed some high school courses (15%). A small number had completed elementary school or had some elementary school education (2.7%).

The majority of childless retirees were college/university graduates or had completed some college/university courses (48.8%). In addition, several had completed graduate school (23.1%). Some childless retirees were high school graduates (12.8%), or had completed some high school courses (12.8%). A small number of childless retirees had completed elementary school or had some elementary school education (2.6%).

It is helpful to compare the three groups of retirees in terms of education. More childless retirees had completed graduate school (23.1%), compared to those with children in the home (18.2%), and those whose children are not residing in the home (15%). More retirees with children in the home had completed college or university or had taken some college/university courses (59.1%) compared to childless retirees (48.8%), and retirees with children residing outside of the home (41.6%).

Income. Most participants indicated a household income between \$30,000 - \$49,999 (29.6%), followed by \$10,000 - \$29,999 (24.7%), \$70,000+ (24.2%), \$50,000 - \$69,999 (18.3%), and less than \$10,000 (3.2%). Ten participants did not indicate their household income.

The majority of retirees with children residing in the household had incomes of \$70,000+ (40.5%), followed by \$30,000-49,999 (31%), 50,000-69,000 (19%), and 10,000-29,999 (9.5%). The majority of retirees with children not residing in the household had incomes of \$10,000 - \$ 29,999 (30.8%), followed by \$30,000 - \$49,999 (27.1%), \$70,000+ (19.6%), \$50,000 - \$69,000 (17.8%), and less than \$10,000 (4.7%). The majority of childless retirees had incomes of \$30,000 - \$49,999 (35.1%), followed by \$10,000 - \$29,999 (24.3%), \$50,000 - \$69,000 (18.9%), \$70,000+ (18.9%), and less than \$10,000 (2.7%).

It is useful to compare the three groups in terms of income. More retirees with children in the home had incomes of \$70,000 (40.5%), compared to retirees with children not residing in the home (19.6%), and childless retirees (18.9%). More retirees with children not residing in the home had incomes of less than \$10,000 (4.7%) compared to childless retirees (2.7%), and retirees with children residing in the home (0%).

Health. The majority of participants perceived their health as being good (35.2%), followed by very good (32.7%), excellent (22.4%), fair (8.2%), and poor (1.5%). The majority of retirees with children in the home indicated that their health was good (38.6%), followed by very good (36.4%), excellent (15.9%), and fair (9.1%). The majority of retirees with children not residing in the household indicated that their health was good (33.6%), followed by very good (31.9%), excellent (22.1%), fair (9.7%), and poor (2.7%). The majority of childless retirees indicated that their health was good (35.9%), followed by excellent and very good (both 30.8%), and fair (2.6%).

Occupation. A summary of participants' major occupation based on Statistics Canada's occupational categories is provided in Table 2. A rather high percentage of the participants (32.6%) were employed in the area of social science, education, and government services. This high percentage may be due to the recruitment of members of the University of Windsor Faculty Association, which would elevate the number of workers in education. The majority of participants with children in the home and childless retirees were employed in the area of social science, education, and government (40% and 56.8% respectively). The majority of retirees with children not residing in the home were employed in the area of business, finance, and administration (32.7%).

Time Retired. Participants indicated the length of time they had been retired. Seven (3.6%) had been retired less than one month, 2 (1%) had been retired 3 - 6 months, 9 (4.6%) had been retired 6 months - one year, 7 (3.6%) had been retired for one year, 25 (12.8%) had been retired for two years, 18 (9.2%) had been retired for three years, 16 (8.2%) had been retired for four years, 82 (41.8%) had been retired 5 - 10 years, and 30 (15.3%) had been retired for more than 10 years.

Ethnicity. The majority of participants identified themselves as Canadian (146), followed by English (39), Irish (27), French (39), Scottish (15), German (9), Italian (6), Slovak (6), Welsh (6), South Asian (4), Ukrainian (4), African (2), American (2), Belgian (2), East Indian (2), and Swiss (2). Other ethnic origins identified by respondents were Arabian (1), Austrian (1), Chinese (1), Croatian (1), Japanese (1), Lebanese (1), Maltese (1), Mexican (1), Polish (1), Portuguese (1), Russian (1), Spanish (1), and Swedish (1). The number of responses is greater than the sample because some respondents indicated more than one ethnic origin. Consequently, percentages are not provided.

Table 2

Number and Percentage of Participants by Occupational Category

	Males		Females		Total	
	n	%	n	%	n	%
Art, culture, recreation, and sport (e.g., Musician, painter, youth recreation, TV/radio)	0	0	1	0.6	1	0.6
Business, finance, & administration (e.g., secretary, bookkeeper, office worker, typist, custom broker, accountant)	12	6.6	37	20.4	49	27.1
Health occupations (e.g., nurse's aide, nursing, home care, RN, hospital aid, dental assistant)	1	0.6	8	4.4	9	5.0
Management occupations (e.g., apartment building, department store, automotive)	8	4.4	5	2.8	13	7.2
Natural/applied sciences (e.g., industrial engineer)	2	1.1	0	0	2	1.1
Processing, manufacturing, and utilities (e.g., production scheduling, factory worker, labourer)	16	8.8	3	1.7	19	10.5
Sales and services occupations (e.g., salesclerk, waitress, cook, seamstress, security guard, kitchen helper, hairdresser)	5	2.8	8	4.4	13	7.2
Social science, education, and government services (e.g., teacher's aide, librarian, teacher, special education, Air force)	32	17.7	27	14.9	59	32.6
Trades, transport, and equipment operation (e.g., printer, sheet metal specialist, skilled technician labourer, miner, toolmaker)	14	7.7	2	1.1	16	8.8
Total	90	49.7	91	50.3	181	100

Note. Fifteen (7.65%) participants did not indicate their past occupation.

Design

Independent Variables. The first variable, PARTNER, had two levels: living with a partner and not living with a partner. The second variable, GENDER, had two levels: male and female. Finally, the third variable, CHILDREN, consisted of 3 levels: (a) those with children currently living in the household; (b) those with children that are not currently living in the household; and (c) those who are childless. As mentioned previously, those who indicated the children in their household were not their direct offspring (e.g., their grandchildren) were not included in the analysis; however, those with adopted children and stepchildren were.

Initially, a variety of demographic characteristics of respondents were collected (Appendix B). These included information on the independent variables, age in years, the number of months and/or years that have passed since the event of retirement, expected age at retirement, actual age at retirement, ethnicity, type of job held, education level, type of benefit package, household composition, and information on children if applicable (age, gender, residence, contributions to the household, and if the child is mentally or physically challenged).

Dependent Variables. Dependent variables include a measure of life satisfaction and two measures of perceived stress. The Life Satisfaction Index was originally developed by Neugarten, Havighurst, and Tobin (1961). The scale evaluates one's satisfaction with life, which the authors believed was a combination of "zest (vs. apathy), resolution and fortitude, congruence between desired and achieved goals, positive self-concept, and mood tone" (p. 137). A shorter version (LSI-Z) consisting of 13 items selected from the original rating scale was later advocated by Wood, Wylie, and Sheafor

(1969) and was used in the present study (Appendix C). Respondents are asked to indicate if they agree, disagree, or are unsure of how they feel with each statement (e.g., "As I grow older, things seem better than I thought they would be"). Scoring involves summing the correct number of responses. Higher scores indicate greater life satisfaction. In the present sample, the mean life satisfaction score was 20.85 ($SD = .97$). Unfortunately, Wood et al. (1969) fail to report the mean and standard deviation of their sample on the LSI-Z. The LSI-Z is moderately correlated with the original 20-item LSI (.57) and has been found to be reliable (Kuder-Richardson 20 reliability was .79). The Life Satisfaction Scale demonstrated a reasonable Cronbach's alpha of .75.

To ensure that items were easily understood, one statement in the LSI-Z was slightly modified. The statement: "in spite of what people say, the lot of the average man is getting worse, not better" was changed to "in spite of what people say, quality of life is getting worse, not better."

Stress in retirement was assessed using Sharpley's (1997) Self-Perceived Stress in Retirement Scale (SPSR) (Appendix D). The questionnaire consists of 14 factors which respondents are asked to rate on a scale from 1 to 5 (1 = little or none; 5 = extreme) the amount of stress they experience on a day-to-day basis for each factor (e.g., boredom, missing work). An average score was computed because one question regarding the amount of stress associated with the health of one's spouse was not applicable to those without a partner. Higher scores indicate more self-perceived stress in retirement. In the present study, the mean score was 22.90 ($SD = 7.13$). In Sharpley's original sample, the mean for men was 26.1 ($SD = 8.5$) and the mean for women was 25.9 ($SD = 8.1$). In both the present study and Sharpley's original study, the same five factors were perceived as

being the highest source of stress, although the order differed. In the present study, the order for men was spouse's health, one's physical health, family affairs, finances, and personal relationships. For women, the order was spouse's health, family affairs, one's physical health, finances, and personal relationships. In Sharpley's sample, the order for men was finances, spouse's health, one's physical health, family affairs, and personal relationships. For women, the order was finances, family affairs, spouse's health, one's physical health, and personal relationships. The scale has demonstrated the necessary psychometric properties of internal consistency ($\alpha = .88$) and validity (moderately correlated at .54 with both the Self-rating Anxiety Scale and the Self-rating Depression scale). The Stress in Retirement Scale demonstrated a reasonable Cronbach's alpha of .83.

Participants also completed the shorter version of the Perceived Stress Scale (PSS10; Cohen, Kamarck, & Mermelstein, 1983; Cohen & Williamson, 1988), which was designed to measure global perceptions of stress (Appendix E). The scale consists of 10 items which respondents were asked to indicate on 5-point Likert scale (1 = never; 5 = very often) how often they felt or thought a certain way (e.g., "In the last month, how often have you felt you were unable to control the important things in your life?"). Scores range from 0 - 34 with higher scores indicating more perceived stress. In the present sample, the mean score was 10.02 ($SD = 6.09$). Cohen and Williamson's (1988) sample overall indicated higher perceived global stress with a mean score of 13.02 ($SD = 6.35$). However, Cohen and Williamson found that perceived stress scores tend to decrease as age increases. The authors reported the norms for each age category. Participants age 55-64 had a mean score of 11.9 ($SD = 6.9$) and participants age 65 and older had a mean score of 12.0 ($SD = 6.3$). Based on this comparison, it appears that

retirees in the present study had slightly lower perceived global stress. The scale has demonstrated the necessary psychometric properties of reliability ($\alpha = .78$) and construct validity (moderately correlated with scores on a variety of stress measures and the Life Satisfaction Scale) (Cohen & Williamson, 1988). The Perceived Stress Scale demonstrated a high Cronbach's alpha of .86.

Covariates

Based on the literature, several variables have been identified as influencing adjustment to retirement. Consequently, it was useful to control for these variables by isolating and partialling out their effects. Four covariates were considered in the present study: (a) financial status measured by household income; (b) type of retirement (forced, voluntary, or not forced due to mandatory retirement but because of other circumstances), (c) self-assessed health; and (d) perceived family social support. Self-assessed health was measured using a 5-point Likert scale (1 = excellent; 5 = poor). Although this is a single-item measure, past research has demonstrated that it has more stability than an assessment made by physicians (Maddox & Douglass, 1974).

Perceived social support was assessed using the Perceived Social Support Family Scale (PSS-Fa; Procidano & Heller, 1983; Appendix F). The scale evaluates the degree to which one perceives that his/her social support needs are being met by family members. The scale consists of 20 statements; respondents are asked to indicate ("yes", "no", "don't know") if they reflect their feelings or experiences (e.g., "My family gives me the moral support I need"). Scores range from 0 to 20 with higher scores indicating more perceived social support. The present sample indicated high perceived family social support ($M = 15.23$, $SD = 5.48$) in comparison to Procidano and Heller's sample ($M = 13.40$,

$SD = 4.83$). However, Procidano and Heller's sample consisted of undergraduate psychology students. Unfortunately, no other researchers have used the Perceived Social Support Family Scale with a an older adult population. The scale has demonstrated the necessary psychometric properties of internal consistency ($\alpha = .90$) and is moderately correlated with social competence ($r = .35$) and the California Psychological Inventory ($r = .20$). The Perceived Social Support Family Scale demonstrated a very high Cronbach's alpha of .93.

All covariate information (with the exception of perceived family social support) was collected in the demographic survey. The perceived family social support scale was presented in counterbalanced order with the dependent measures.

Procedure

As mentioned previously, participants were recruited through a variety of methods. Those recruited in person were given the option of filling in the survey at the present time, taking it home to complete, or having the survey verbally administered by the researcher. Those who responded by phone to notices posted throughout the city had the option of having the survey mailed to them or having it verbally administered over the telephone.

Participants were informed that the survey was being used to collect information on adjustment to retirement. In addition, each package was accompanied by a cover letter (Appendix G) which reiterated the purpose of the study, ensured anonymity, and emphasized that there was no obligation to complete the survey. A self-addressed stamped envelope and a telephone number was provided for those who decided to have the package mailed to them or took it home to complete. The package also included a

debriefing sheet (Appendix H) which elaborated on the purpose of the study. All participants were given the option of completing a ballot (Appendix I) to be entered into a draw for a \$150 cash prize. The winning ballot was drawn by the researcher upon completion of data collection. The participant was notified by telephone and a money order was delivered.

Participants first completed the demographic survey followed by the life satisfaction index, stress measures, and perceived social support scale, which were counterbalanced. The entire survey package could be completed in approximately 10 to 15 minutes.

CHAPTER III

Results

Preliminary Analyses

Preliminary examination of the data indicated that the criterion variables were skewed. Specifically, the skew statistic (s) divided by its standard error was greater than 2, indicating that skewness was a problem. Life satisfaction was negatively skewed ($s = -1.06$), perceived stress in retirement was positively skewed ($s = 1.13$), and global perceived stress was positively skewed ($s = .796$). Consequently, the data were transformed into ranks to meet the assumption of normality. Ranking the criterion variables also eliminated the problem posed by minor outliers as evident in an examination of standardized residuals (Polit, 1996).

Type of Retirement. A Pearson Chi-Square indicated that type of retirement was significantly related to whether the retiree had children residing in the household, children not residing in the household, or was childless, $\chi^2(4, N = 195) = 10.44, p = .034$, *Cramér's V* = .16.

Follow-up pairwise comparisons were conducted to evaluate the difference among these groups of retirees. The Holm's Sequential Bonferroni Method indicated that retirees whose children were not residing in their home differed from childless retirees in type of retirement, $\chi^2(2, N = 151) = 9.72, p = .008$, *Cramér's V* = .25. Retirees with children no longer residing in the home were about 1.3 times more likely to have been forced to retire and 8 times more likely to have retired due to other reasons than those who were childless. Childless retirees were about 1.4 times more likely to have voluntarily retired as opposed to those whose children were no longer residing in the household.

An analysis of variance (ANOVA) indicated that type of retirement was significantly related to life satisfaction, $F(2, 192) = 5.42, p = .005$. Student-Newman-Keuls (SNK) multiple comparison procedure ($\alpha = .017$) revealed that individuals forced to retire had lower life satisfaction ($M = 70.0, SD = 60.42$) than those who voluntarily retired ($M = 106.54, SD = 52.53$). Type of retirement was also significantly related to perceived global stress, $F(2, 192) = 7.49, p = .001$. SNK multiple comparison procedure ($\alpha = .017$) approached significance indicating that those forced to retire had higher global perceived stress ($M = 121.89, SD = 55.06$) than those who voluntarily retired ($M = 88.34, SD = 54.81$). Finally, type of retirement was also significantly related to perceived stress in retirement, $F(2, 192) = 4.83, p = .009$. SNK multiple comparison procedure ($\alpha = .017$) approached significance indicating that individuals who voluntarily retired ($M = 90.59, SD = 52.76$) had lower perceived stress in retirement than those forced to retire ($M = 125.64, SD = 62.18$), and those who retired due to other reasons ($M = 121.51, SD = 53.94$).

Income. An ANOVA indicated that household income varied depending on whether retirees had children residing in the home, children not residing in the home, or were childless, $F(2, 183) = 6.27, p = .002$. SNK multiple comparison procedures ($\alpha = .017$) revealed that those with children residing in the home had significantly higher income ($M = 117.67, SD = 45.91$) than those with children not in the home ($M = 85.24, SD = 52.87$), and those who were childless ($M = 89.96, SD = 49.55$). An ANOVA indicated that of those retirees with children residing in the household, income did not differ depending on if the children made financial contributions, $F < 1$. Retirees whose children were residing in the household and were making a financial contribution did not

differ from those whose children were residing in the household and not making a financial contribution in life satisfaction, perceived global stress, or perceived stress in retirement, $F_s < 1$.

An ANOVA indicated that income was significantly related to life satisfaction, $F(4, 181) = 3.95, p = .004$, and perceived global stress, $F(4, 181) = 4.52, p = .002$, but not perceived stress in retirement, $F(4, 181) = 2.40, p = .052$. Ryan-Einot-Gabriel-Welsch Range (R-E-G-W-Q) ($\alpha = .001$) approached significance indicating that retirees with income of \$70,000+ had higher life satisfaction ($M = 118.67, SD = 49.19$) than those with incomes less than \$10,000 ($M = 44.33, SD = 44.39$). R-E-G-W-Q also approached significance indicating that retirees with incomes of \$70,000+ perceived less global stress ($M = 67.47, SD = 46.12$) than those with incomes of less than \$10,000 ($M = 120.75, SD = 77.96$).

Health. A Pearson Chi-Square indicated that there was no health differences between retirees with children in the household, retirees with children residing outside the household, and childless retirees, $\chi^2(8, N = 196) = 6.62, p = .578, \text{Cramér's } V = .13$.

Health was significantly related to life satisfaction, $F(4, 191) = 4.57, p = .002$. R-E-G-W-Q ($\alpha = .001$) approached significance indicating that retirees in excellent health and very good health had higher life satisfaction scores ($M = 108.93, SD = 52.74$; $M = 111.24, SD = 54.55$, respectively) than retirees with fair health ($M = 53.03, SD = 60.16$).

Health was also significantly related to perceived global stress, $F(4, 191) = 11.55, p < .001$. R-E-G-W-Q ($\alpha = .001$) revealed that retirees in excellent health had significantly lower perceived global stress scores ($M = 64.77, SD = 48.17$) than retirees with very good health ($M = 88.63, SD = 51.99$), retirees with good health ($M = 115.79, SD = 53.01$), retirees with fair health ($M = 147.88, SD = 50.70$), and retirees with poor health ($M = 142.83, SD = 44.48$).

Health was also significantly related to perceived stress in retirement, $F(4, 191) = 11.74, p < .001$. R-E-G-W-Q ($\alpha = .001$) revealed that retirees with excellent health and very good health had significantly lower perceived stress in retirement ($M = 71.23, SD = 52.25$; $M = 82.08, SD = 54.86$, respectively) than those with good ($M = 117.01, SD = 49.59$), fair ($M = 148.63, SD = 41.89$), or poor health ($M = 155.67, SD = 33.25$).

Perceived Social Support. An ANOVA indicated that there was a significant difference in perceptions of social support between childless retirees and retirees with children (regardless of whether they resided in the home), $F(1, 194) = 6.43, p = .012$. Examination of the means indicated that those with children perceived more family social support ($M = 103.5, SD = 53.8$) than retirees without children ($M = 78.38, p = 61.33$). Retirees with children residing in the household did not differ in perceptions of family social support from retirees with children not residing in the household, $F(1, 155) = .022, p = .883$.

Occupation. An ANOVA indicated that previous occupation was related to both life satisfaction in retirement, $F(7, 172) = 2.49, p = .019$ and perceived global stress, $F(7, 172) = 2.99, p = .006$, but not perceived stress in retirement, $F(7, 172) = 1.58, p = .135$. R-E-G-W-Q multiple comparison procedure ($\alpha = .006$) approached significance indicating that those who had been employed in the natural/applied sciences area had higher life satisfaction than all other retirees. Furthermore, R-E-G-W-Q multiple comparison procedure ($\alpha = .006$) approached significance indicating that those who had been employed in the natural/applied sciences had lower perceived global stress than all other retirees.

Age at Retirement. An ANOVA indicated that the length of time retired was unrelated to life satisfaction, $F(8, 187) = .455, p = .886$, global perceived stress, $F(8, 187) = .940, p = .485$, and perceived stress in retirement, $F(8, 187) = .591, p = .485$.

Data were also split and a comparison was made between those who had been retired for one year or less ($n = 25, 12.8\%$) and those who had been retired for more than one year ($n = 171, 87.2\%$). An ANOVA indicated that those who had been retired for one year or less did not differ from those who had been retired longer than one year in life satisfaction, perceived stress in retirement, and global perceived stress, $F_s < 1$.

Health Coverage. The majority of participants had secondary health coverage (80%) beyond the Ontario Health Insurance Plan (OHIP). An ANOVA indicated that having secondary health coverage was not related to life satisfaction, global perceived stress, or perceived stress in retirement, $F_s < 1$.

Main Analyses

Measures of financial status, health, and perceived family social support were significantly correlated with the criterion variables (but only modestly correlated with each other) and were included in the analysis (refer to Table 3 for the correlations of unranked data and Table 4 for correlations of ranked data). Some substantial findings include life satisfaction being negatively correlated with self-perceived stress in retirement (-.559) and global perceived stress (-.452). This suggests that individuals highly satisfied with life experience lower perceived stress in retirement and lower global perceived stress. Also, self-perceived stress in retirement was positively correlated with global perceived stress (.608), indicating that individuals with high stress in retirement also tend to have high global perceived stress.

As mentioned earlier, a Pearson Chi-Square indicated that type of retirement was significantly related to whether the retiree had children residing in the household, children not residing in the household, or was childless, $\chi^2(4, N = 195) = 10.44, p = .034$, *Cramér's V* = .16. Thus, it was also included in the analysis.

Multiple regression analysis was used to predict three measures of adjustment in retirement: life satisfaction, global stress, and stress in retirement. Stepwise multiple regression was used to predict these three outcomes on the basis of gender, having children, having at least one child in the household, and having a partner (after controlling for type of retirement, income, health, and perceived family social support). Type of retirement, income, health, and perceived family social support were entered simultaneously as a block in the first step of the analysis to control for their confounding effect on retirement adjustment. The significance level was set at .10 for entry and .15 for removal (Howell, 1997).

Table 3

Correlations of Predictor and Unranked Criterion Variables

	1	2	3	4	5	6	7	8	9	10
1. Group		.197**	-.475**	.056	-.083	-.062	-.236**	-.183*	-.083	-.100
2. Gender			-.305**	-.004	.073	.169*	-.031	-.251**	.028	.028
3. Partner				.023	.065	-.002	.235**	.443**	.030	.017
4. LSI-Z					-.559**	-.452**	.240**	.254**	.004	-.291**
5. SPSR						.608**	-.197**	-.212**	-.059	.402**
6. PSS10							-.183*	-.266**	.045	.441**
7. PSS-Fa								.236**	.016	-.100
8. Income									-.096	-.125
9. Type										.264**
10. Health										
Mean	1.97	0.51	0.66	20.85	1.65	10.02	15.23	3.35	2.07	2.34
SD	0.652	0.501	0.476	4.508	0.510	6.092	5.484	1.187	0.538	0.965

Note. Group refers to retirees with children in the home, retirees with children not in the home, and childless retirees. LSI-Z is the Life Satisfaction Index Scale; SPSR is the Self-Perceived Stress in Retirement Scale; PSS10 is the Perceived Stress Scale; PSS-Fa is the Perceived Social Support Family Scale.

** Correlation is significant at the 0.01 level (2-tailed).

* Correlation is significant at the 0.05 level (2-tailed).

Table 4

Correlations of Predictor Variables and Ranked Criterion Variables

	1	2	3	4	5	6	7	8	9	10	11
1. Group		.197**	-.475**	.067	-.092	-.050	-.147*	-.182*	.014	.078	-.100
2. Gender			-.305**	.012	.017	.184**	-.020	-.248**	-.002	-.031	.047
3. Partner				.002	.071	-.010	.169*	.441**	-.015	-.014	.004
4. LSI-Z †					-.468**	-.391**	.305**	.244**	-.178*	.221**	-.244**
5. SPSR †						.528**	-.253**	-.155*	.174*	-.207**	.431**
6. PSS10 †							-.165*	-.276**	.151*	-.269**	.437**
7. PSS-Fa †								.228**	-.040	.032	-.138
8. Income †									-.040	.169*	-.135
9. Forced										-.555**	-.068
10. Voluntary											-.187**
11. Health †											
Mean	1.97	0.51	0.66	98.50	98.50	98.50	98.50	93.50	98.00	98.00	98.50
SD	0.65	0.50	0.48	56.44	56.68	56.64	56.18	52.16	30.93	44.46	54.10

Note. † denotes ranked data. Group refers to retirees with children in the home, retirees with children not in the home, and childless retirees. LSI-Z is the Life Satisfaction Index Scale; SPSR is the Self-Perceived Stress in Retirement Scale; PSS10 is the Perceived Stress Scale; PSS-Fa is the Perceived Social Support Family Scale.

** Correlation is significant at the 0.01 level (2-tailed). * Correlation is significant at the 0.05 level (2-tailed).

The covariates accounted for a significant amount of life satisfaction variability, $R^2 = .215$, $F(5, 180) = 9.83$, $p < .001$, $MSE = 2581$ (Refer to Table 5). All of the covariates were statistically significant ($p < .05$) with the exception of voluntary retirement. Having children accounted for a significant proportion of the life satisfaction variance after controlling for the covariates, $R^2 \text{ change} = .02$, $F(1, 179) = 4.57$, $p = .034$, $MSE = 2531$. These results indicate that retirees without children tended to have higher life satisfaction scores ($M = 22.18$, $SD = 3.71$) than retirees with children (regardless of whether they reside in the home) ($M = 20.52$, $SD = 4.64$). Each of gender, having a child living in the household, and having a partner did not significantly account for variability in life satisfaction ($p > .10$). These results indicate that male and female retirees did not differ in life satisfaction. Also, retirees living with a partner did not differ in life satisfaction from retirees not living with a partner. Furthermore, retirees with children residing in the home did not differ in life satisfaction from retirees with children not residing in the home.

The covariates accounted for a significant amount of perceived stress in retirement variability, $R^2 = .268$, $F(5, 180) = 13.18$, $p < .001$, $MSE = 2349$. All the covariates were statistically significant with the exception of income and voluntary retirement. Having a partner accounted for a significant proportion of the perceived stress in retirement variance after controlling for the covariates, $R^2 \text{ change} = .035$, $F(1, 179) = 4.51$, $p = .035$, $MSE = 2304$ (Refer to Table 6). Examination of the means indicated that retirees without a partner had greater perceived retirement stress ($M = 1.67$, $SD = .51$) than retirees with a partner ($M = 1.60$, $SD = .51$). Each of gender, having children, and having a child living in the household did not significantly account for

Table 5

Stepwise Multiple Regression of Life Satisfaction in Retirees (N = 186)

	Life Satisfaction			
	Cum R ²	Beta	t	p
Block One: ENTER				
$F(5, 180) = 9.83$				
1. Covariates	.215	--	--	--
Rank of Health		-.146	-2.103	.037
Rank of Income		.147	2.146	.033
Rank of PSS-Fa		.293	4.267	<.001
Forced Retirement ^a		-.175	-2.164	.032
Voluntary Retirement ^b		.051	.599	.550
Block Two: STEPWISE				
$F(1, 179) = 4.57$				
2. Having Children ^c	.234	-.146	-2.138	.034

Note. Gender, having at least one child in the household, and having a partner did not get stepped into the equation at statistically significant levels.

a. Forced Retirement is coded 0 = unforced retirement, 1 = forced retirement.

b. Voluntary Retirement is coded 0 = involuntary retirement, 1 = voluntary retirement.

c. Having Children is coded 0 = childless, 1 = children

Table 6

Stepwise Multiple Regression of Perceived Stress in Retirement in Retirees (N = 186)

	Stress in Retirement			
	Cum R ²	Beta	t	p
Block One: ENTER				
$F(5, 180) = 13.18$				
1. Covariates	.268	--	--	--
Rank of Health		.392	5.862	<.001
Rank of Income		-.116	-1.583	.115
Rank of PSS-Fa		-.192	-2.916	.004
Forced Retirement ^a		.213	2.723	.007
Voluntary Retirement ^b		-.001	-.017	.987
Block Two: STEPWISE				
$F(1, 179) = 4.51$				
2. Having a Partner ^c	.286	.151	2.124	.035

Note. Gender, having children, and having at least one child in the household did not get stepped into the equation at statistically significant levels.

a. Forced Retirement is coded 0 = unforced retirement, 1 = forced retirement.

b. Voluntary Retirement is coded 0 = involuntary retirement, 1 = voluntary retirement.

c. Having a Partner is coded 0 = no, 1 = yes

variability in perceived stress in retirement ($p > .10$). These results indicate that male and female retirees did not differ in perceived stress in retirement. Also, childless retirees and retirees with children (regardless of whether they reside in the home) did not differ in perceived stress in retirement. Finally, retirees with children in the home and retirees whose children do not reside in the home did not differ in perceived stress in retirement.

The covariates accounted for a significant amount of global perceived stress variability, $R^2 = .276$, $F(5, 180) = 13.71$, $p < .001$, $MSE = 2395$. All the covariates were statistically significant with the exception of perceived family social support and voluntary retirement. Gender accounted for a significant proportion of variance in global perceived stress after accounting for the covariates, $R^2 \text{ change} = .014$, $F(1, 179) = 3.42$, $p = .066$, $MSE = 2363$ (Refer to Table 7). These results indicate that females had higher perceived global stress ($M = 11.03$, $SD = 6.01$) than males ($M = 8.98$, $SD = 6.03$). Each of having children, having children in the household, and having a partner did not significantly account for variability in global perceived stress ($p > .10$). These results indicate that childless retirees and retirees with children did not differ in perceived global stress. Also, retirees living with a partner and retirees not living with a partner did not differ in perceived global stress. Finally, retirees with children in the household and retirees whose children are not residing in the household did not differ in perceived global stress.

Table 7

Stepwise Multiple Regression of Global Perceived Stress in Retirees (N = 186)

	Global Perceived Stress			
	Cum R ²	Beta	t	p
Block One: ENTER				
$F(5, 180) = 13.71$				
1. Covariates	.276	--	--	--
Rank of Health		.382	5.730	<.001
Rank of Income		-.159	-2.337	.021
Rank of PSS-Fa		-.070	-1.065	.288
Forced Retirement ^a		.138	1.770	.078
Voluntary Retirement ^b		-.083	-1.032	.303
Block Two: STEPWISE				
$F(1, 179) = 3.42$				
2. Gender ^c	.289	.120	1.850	.066

Note. Having children, having at least one child in the household, and having a partner did not get stepped into the equation at statistically significant levels.

a. Forced Retirement is coded 0 = unforced retirement, 1 = forced retirement.

b. Voluntary Retirement is coded 0 = involuntary retirement, 1 = voluntary.

c. Gender is coded 0 = male, 1 = female

Summary of Findings. The first hypothesis that retirees with children residing in the home will experience lower life satisfaction, greater perceived stress in retirement, and greater perceived global stress was not supported. The variable "having children in the household" did not get stepped into the life satisfaction equation, perceived stress in retirement equation, nor the perceived global stress equation at statistically significant levels. Consequently, the second hypothesis, that of retirees with children residing in the household, those without a partner will experience lower life satisfaction, greater perceived stress in retirement, and greater perceived global stress was also not supported. Additionally, a test of an interaction between children in the household, not having a partner, and gender could not be conducted due to a small sample size - only 2 females and 1 male had children in the home and did not have a partner. Thus, the third hypothesis, that of retirees with children in the home, females without a partner would have lower life satisfaction, greater perceived stress in retirement, and greater perceived global stress could not be tested.

Since no differences on the dependent variables were found between retirees with children residing in or out of the home, a power analysis was conducted to determine if the present sample could have detected differences if they existed. Results indicated that the power levels for this variable were 7% for life satisfaction, 13% for perceived stress in retirement, and 6% for global perceived stress. This suggests that the effect of this variable (children residing in or out of the home) is extremely small and consequently, a substantially larger sample size is required to detect differences. In order to have sufficient power at 80%, a sample size of approximately 6,500 is required to detect differences in life satisfaction, approximately 3,000 is required to detect differences in

self-perceived stress in retirement, and approximately 32,000 is required to detect differences in global perceived stress. Due to the extremely small effect size of this variable and the necessary sample size, the present author did not pursue this any further.

CHAPTER IV

Discussion

Retirement represents one of life's major transitions since early adulthood (Shaw et al., 1998). For some, this life stage may lead to reduced life satisfaction and greater stress. Although many factors have been associated with stress in retirement, the effects of household composition on the retirement experience is an area that has remained unexplored until now. Research suggests that the household structure of retirees with children still living in their home is not uncommon and is actually on the rise (Statistics Canada, 2002i; Vinick & Ekerdt, 1989). Thus, the present study was designed to determine if a relation exists between the presence of children in the household and retirement stress. The present study also controlled for several variables that past research has found to affect adjustment to retirement. These include: (a) financial status measured by household income; (b) type of retirement (forced, voluntary, or not forced due to mandatory retirement but because of other circumstances); (c) self-assessed health; and (d) perceived family social support.

Results failed to confirm the first hypothesis that retirees with children in the home will experience higher stress and lower life satisfaction than retirees with no children in the home. While it is possible that the sample size was too small to adequately test this hypothesis (given the results of the power analysis), other explanations are speculated. The lack of support for the hypothesis in regards to life satisfaction may be explained in terms of social integration. Moen, Fields, Quick, and Hofmeister (2000) suggest that retirees may either focus on family ties or community participation but not both. In fact, the authors found that female retirees with children still in the home were

less likely to participate in leisure activities. Perhaps no difference in terms of life satisfaction was found in the present study because those with children in the home were happily focusing on family ties while those without children in the home were more involved in the community.

In regards to perceived stress in retirement, it is possible that most children still living in the home of their parents may be contributing to the household either financially and/or tangibly through chores, shopping, driving, etc. The children may also be taking over tasks that have become increasingly strenuous for the parent (e.g., shoveling snow, maintaining the house). In the opinion of the author, these contributions by the children may eliminate any stress associated with being retired and still having children in the home.

It is noteworthy to discuss the finding that childless retirees had higher life satisfaction than retirees with children (regardless of whether they were in the home). This is consistent with Baumeister and Leary (1995) who conducted a review of the literature and concluded that married couples who are childless are more happy than average. However, finding differences in life satisfaction between childless adults and adults with children have been elusive. For instance, Kandel, Davies, and Raveis (1985) found that childless women are more depressed and experience more psychological distress than women of the same age whose children have left the home. On the other hand, Bell and Eisenberg (1985) found no difference in life satisfaction (in areas unrelated to children) between retirees with children no longer in the home and retirees without children.

Results failed to confirm the second hypothesis regarding retirees with children in the home, specifically that those without a partner will report higher stress and lower life satisfaction than those with a partner. However, the results did indicate that in general, retirees with a partner had lower self-perceived stress in retirement than retirees without a partner. This result corroborates the findings of Beck (1982), Keith (1985), and Palmore et al. (1984). These authors found that married individuals adjusted to retirement more easily than unmarried individuals. The reason why those with a partner experienced less stress in retirement remains unclear. Whereas some have argued that marriage in general increases social support which in turn, leads to better psychological well-being, the present study controlled for differences in perceived social support (Ross, Mirowsky, & Goldsteen, 1990). Furthermore, it has been postulated that the beneficial health effects associated with marriage are partly due to having a higher income (Ross et al., 1990). Again, the results of the present study refute this suggestion because differences due to income were controlled. This suggests that having a partner may be beneficial in terms of reducing retirement stress but based on the present study, this reduction in stress is not due to either increased social support or greater income, but rather may be due to some other element of being in a relationship.

The third hypothesis could not be tested because the sample size was too small. Consequently, it remains unknown if female retirees without a partner and with children in the home will report higher stress and lower life satisfaction than male retirees without a partner and with children in the home. Nevertheless, the results did indicate that in general, female retirees perceived more global stress than male retirees. While testing the reliability and validity of the Perceived Stress Scale, Cohen et al. (1983) also found that

the mean scores for females were slightly higher than males. However, it did not approach statistical significance. A later study by Cohen and Williamson (1988) did find a statistical difference with females indicating greater perceived global stress than males. It is not uncommon for researchers to report that women indicated significantly more stressful life events (Wohlgemuth & Betz, 1991) or higher overall stress ratings (Walker et al., 1986) than their male counterparts. A recent study by Day and Livingstone (2003) indicated that females perceived certain scenarios as more stressful than males. While females perceived school, friend, and work scenarios as more stressful, there were no gender differences in perceptions of stress for family and relationship scenarios. Day and Livingstone (2003) suggest this gender difference in perceived stress may be due to socialization. Thus, females may be more inclined than males to admit certain situations are stressful. Since researchers have found this gender difference with young and middle-aged people and in the present study, it was found to occur in retirees, it appears that women perceive more global stress than men across the entire life span.

Implications of the Present Study

In combination with past research, the findings of the present study provide a more comprehensive profile of retirees vulnerable to experiencing retirement stress. Past researchers have been successful in identifying several predictors of poor adjustment to retirement. Circumstantial factors such as forced retirement, early retirement, retirement due to ill health, and having financial difficulties have been associated with retirement stress. Other identifiers include being dissatisfied with one's job, not being satisfied with one's amount of social support, and holding negative attitudes and/or expectations about retirement. Researchers have also noted that women, (in particular formerly married women), also represent a high-risk group.

The present study advances the profile of the vulnerable retiree by examining the relation between children and retirement stress. While it may have been expected that retirees with children in the home would experience more stress in retirement than retirees whose children have left the home, the present study did not find this to be the case. No differences were found between these two groups in regards to life satisfaction, stress in retirement, and global perceived stress. This suggests that retirees with children in the home are not at a greater risk of experiencing retirement stress. Due to the changing Canadian demographics with more people being retired and having children in the household, this does not translate into more people experiencing retirement as stressful (Statistics Canada, 2002i). However, it should be noted that this finding needs to be replicated with a much larger sample size.

It also may have been expected that childless retirees would be less satisfied with retirement (possibly due to the absence of children as well as grandchildren). However, the results of the present study suggest that this is not the case. Childless retirees were found to have higher life satisfaction than retirees with children. The results of the present study provide further support that those without a partner represent a high-risk group of experiencing retirement stress. Finally, the results of the present study indicate that females are more likely to identify greater global stress.

The results of the present study contribute to the profile of the vulnerable retiree by identifying further predictors of retirement stress. Retirees with children (regardless of whether they are living in the home), those not living with a partner, and females are more at risk of experiencing retirement stress. This evidence allows promotional efforts for retirement programs to efficiently target the groups most at risk. Furthermore,

programs may be tailored to deal with issues that are relevant to these groups of retirees that may be leading to increased stress in retirement. In sum, as the profile of vulnerable retirees becomes more comprehensive, programs, services, and other assistance may be developed that specifically target these groups.

Strengths and Limits of Present Study

The present study was unique in that it was the first to investigate if certain household compositions were related to retirement adjustment. Although the main hypothesis was not confirmed, the results of the study aid in our understanding of retirement adjustment. In fact, according to Mahoney (1978, p. 670), "negative results and predictive failures have far-reaching logical implications, and positive results (successful predictions) have comparatively little information content." Based on this research, it appears that retirees with children in the household do not represent a vulnerable group likely to experience poor adjustment to retirement. While it is becoming increasingly more common for retirees to have children in the home, it does not translate into more individuals having a difficult time adjusting to this life transition. Furthermore, the present study led to the unexpected finding that childless individuals may also not be a particularly vulnerable group likely to experience poor adjustment to retirement. Finally, the present study provides further evidence that females and those without a partner may be at a higher risk of experiencing retirement stress.

It is worthwhile to note the limitations of the present study. While differences in perceived social support from family was controlled, social support from friends and other sources was not addressed. The Perceived Family Social Support Scale considered family members including brothers, sisters, parents, etc., but it did not include

nonrelatives. In the case of retirees, it may be important to consider social support from friends. For instance, there has been some evidence suggesting that older adults are more satisfied with their relationships with friends than their relationships with their own children (Arling, 1976). Furthermore, as Carp (1997) explains, nonkin relationships are becoming more important due to a combination of decreasing family size and children being more likely to live a greater distance from their parents.

Another limitation of the present study was that no information was collected regarding the employment status of the participant's spouse. Kim, Moen, and colleagues (Kim & Moen, 2001; Moen, Kim, & Hofmeister, 2001) illustrated that knowing a couple's joint employment status was valuable in comprehending their adjustment to retirement. The authors found that retired men tended to have increased morale but greater marital conflict if their wives remained employed. Women, on the other hand, tended to exhibit poor adjustment to retirement if their spouse remained employed. Knowledge of the employment status of participants' spouses therefore could have strengthened the present study.

It is important to note the main limitation of the present study - the exclusionary criteria was extremely restrictive. Retirees were excluded from the analysis for the following reasons: not receiving a pension, being over the age of 70, were homemakers, having a child that is mentally or physically challenged, raising grandchildren, living in their children's home, being a live-in caregiver for a parent or in-law, or mainly worked part-time hours. While the exclusion of these retirees led to a more refined sample, readers are cautioned that the sample is rather artificial and not representative of the general population. This is perhaps one reason why life satisfaction scores were

negatively skewed and stress scores were positively skewed. Since the sample consisted of retirees not dealing with some of the above issues, they are likely to be happier and experience less stress in retirement.

A final limitation of the present study is that the statistical measure may have affected the outcome. Household income, type of retirement (forced, voluntary, or not forced due to mandatory retirement but because of other circumstances), self-assessed health, and perceived family social support were used as covariates, eliminating any differences that existed among participants on these variables. According to Tabachnick and Fidell (1996, p. 327), "the adjusted mean dependent variable score may not correspond to any situation in the real world." Consequently, caution must be taken when interpreting the findings of the present study because retirees do in fact differ in terms of these variables.

Future Research

The impact of dependents on the retirement process has not been fully investigated as of yet. This area is relatively unexplored and consequently many questions remain unanswered. As mentioned previously, retirees were excluded from the present study for a variety of reasons. Future research should focus on each of these individual populations to learn more about their unique adjustment to retirement. For instance, while the present study addressed the issue of children as dependents, researchers have yet to consider the retirement experience of people who are raising their grandchildren. What effect does this have on their retirement experience? Caregiving for a parent or spouse may also impact retirement. Richardson (1993) found that more women than men retire for caregiving reasons and usually involuntarily. It is known that being a caregiver can impact the decision to retire, but how does being a caregiver affect retirement stress?

Future researchers should also investigate the reason why no difference in life satisfaction, perceived stress in retirement, and global perceived stress was found between retirees with children in the home and retirees whose children had left the home. The present author postulated that no differences in life satisfaction were found because retirees with children in the home may be focusing on family ties while retirees with children not in the home may be focusing on community involvement. Unfortunately, in the present study, surveys were not separated by location, yielding it impossible to compare scores of those recruited in fitness centres versus shopping malls. Future researchers should examine this issue to determine if this speculation is valid.

Future researchers should replicate the present study in other locations. Since participants in the present study were recruited from mid-sized urban centres, future research should examine if similar results are found in rural areas. Additionally, because the present study was conducted in Canada, everyone has some health coverage through OHIP. The majority of citizens (80% of the current sample) also have secondary insurance. Consequently, in the present study, health coverage was found to have no effect on life satisfaction, perceived stress in retirement, and global perceived stress. Future researchers should investigate the impact of health coverage on these variables in countries where citizens do not automatically receive some coverage (e.g., United States of America), as the findings may differ dramatically.

Another interesting avenue for future research is to investigate retirement issues from the perspective of the retirees' children. Szinovacz, Ekerdt, and Vinick (1992) describe some of the personal stories they have obtained which illustrate that retirement is also a significant experience for the children of the retiree. Several themes were

evident from the informal stories collected. For example, some children had expectations that their parents would remain active and maintain a busy lifestyle in retirement; they then became confused by their parents' relaxed way of life. For others, retirement resulted in their parents changing homes and this led to their family network being uprooted. Very different issues may arise in the case of children residing in their parent's home during the event of retirement. A more formal investigation of the effects of retirement from the children's perspective would be intriguing.

Retirement research has focused almost exclusively on the dominant culture. It has generally been assumed that results are generalizable to minority groups. However, this assumption needs to be subjected to empirical testing. The majority of studies have considered ethnicity solely in terms of ensuring that the sample is representative of the population. It is a fact that ethnic minority elders may be more likely to have financial difficulties (Richardson, 1993) but beyond this, their experiences of adjusting to retirement remain unknown. Richardson (1993) provides a review of the limited literature available on ethnic minorities. Research has suggested that ethnic minorities differ in perceptions of retirement. For instance, Mexican and African Americans have been found to hold more negative views of retirement. In fact, African Americans prefer the label "disabled" rather than the term "retired." Research has also indicated that ethnic differences exist in terms of the decision to retire. Mexican Americans reported retiring due to ill health more often while Asian Americans tend to remain working longer than their white counterparts. These few studies suggest that cultural differences exist in perceptions and the decision to retire. Future research is needed to further explore these cultural differences and also investigate adjustment issues.

Researchers examining household structures also need to consider cultural differences in expectations of adult children's residences. This may greatly impact the findings of a study in terms of retirees' satisfaction and stress in retirement. According to Hagestad (1990), in North America, a young person leaving the parental home for their own independent household is viewed as a normative transition or developmental task that parents expect their children to complete on time. Empirical investigations have supported the existence of these "social timetables" (Gee, 1990). Parents whose children have failed to make this transition of moving out of the parental home by an expected time often experience frustration and stress as well as increased parent-child conflict (Aquilino, 1991). In other cultures, however, the expectations may be different. For instance, Rossi (1997) found that in Italy, there is a prolongation of the youth stage - the norm is for offspring to reside in their parents' home until marriage.

Even in the same country, cultural differences may exist in terms of acceptance of adult children residing in the parental household. For instance, Zhao, Rajulton, and Ravanera (1995) found that in a Canadian sample, children whose parents were immigrants (particularly non-European) tended to leave home later than children whose parents were not immigrants. The authors postulate that these families may have a higher level of familism - a value system which emphasizes family roles and relations. Consequently, these children are more likely to live with their parents until marriage, which is occurring at a later age. Fuligni and Pedersen (2002) also examined different cultures in America. They found that Filipino and Latin American young adults were more likely to live with their parents due to a strong belief in the importance of assisting and respecting family. Additionally, expectations and acceptance of intergenerational

housing may differ in rural and urban environments. For instance, in Germany, Nave-Herz (1997) found young adults in rural areas are likely to reside in the parental home for a longer period of time compared to young adults living in urbanized areas.

Future researchers should be aware of cultural differences in expectations and attitudes towards co-residence. Furthermore, cultural differences of citizens of the same country should also not be ignored. Finally, differences between rural and urban areas should be considered.

A large number of discrepancies still exist in the literature and future research is necessary to clarify these inconsistencies. Specifically, inconsistencies regarding gender, personality, and marital relationships need to be resolved. Furthermore, research has tended to focus on what variables accurately predict retirement stress. Very few studies, however, have attempted to instigate applied solutions to reduce or eliminate retirement stress. Consequently, a large void still exists in terms of programs and services available to this population. Future researchers should attempt to develop and implement such programs and services.

Retirement represents a major life transition that many will have to adjust to. Although not all find the transition difficult, a substantial percentage does. It is imperative that researchers continue to learn more about this life transition and make advancements in this area. With the combination of longer life expectancies and the rise in early retirement, many people will spend a large portion of their life in retirement. Consequently, researchers should aim to learn more and implement programs and services that reduce retirement stress, increase retirement satisfaction, and generally help make this life stage more fulfilling.

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Appendix A

Advertisement for Recruitment of Participants

UNIVERSITY *of* WINDSOR

Adjustment in Retirement

A graduate student at the University of Windsor is surveying retirees about their experiences in retirement.

Are you a retired person
between the age of 50 and 70?
Do you have 15 minutes to spare?

If you are interested in participating in the study, please call Michelle Langlois at 519-977-7573 to receive a package in the mail or to complete the survey over the telephone.

Participants will have the choice of being entered into a draw for a \$150 cash prize.

Appendix B

Demographic Survey

PART I

Please answer the following questions by putting a checkmark (✓) in front of the answer you choose or by writing your answer in the space provided where appropriate.

Please provide a response to every question. If you are unsure about how to answer a question, please give the best answer you can.

1. Are you retired?

☐ Yes ☐ No

2. Do you work less than ten hours per week?

☐ Yes ☐ No

3. Do you receive a private or public pension plan?

☐ Yes ☐ No

4. Gender:

☐ Male ☐ Female

5. Age: _____

6. Ethnicity (Please check ✓ all that apply):

- | | | |
|--|------------------------------------|--|
| <input type="checkbox"/> Aboriginal Origins | <input type="checkbox"/> German | <input type="checkbox"/> Norwegian |
| <input type="checkbox"/> African | <input type="checkbox"/> Greek | <input type="checkbox"/> Polish |
| <input type="checkbox"/> Canadian | <input type="checkbox"/> Haitian | <input type="checkbox"/> Portuguese |
| <input type="checkbox"/> Chinese | <input type="checkbox"/> Hungarian | <input type="checkbox"/> Russian |
| <input type="checkbox"/> Danish | <input type="checkbox"/> Icelandic | <input type="checkbox"/> Scottish |
| <input type="checkbox"/> Dutch (Netherlands) | <input type="checkbox"/> Irish | <input type="checkbox"/> South Asian origins |
| <input type="checkbox"/> English | <input type="checkbox"/> Italian | <input type="checkbox"/> Swedish |
| <input type="checkbox"/> Filipino | <input type="checkbox"/> Jewish | <input type="checkbox"/> Ukrainian |
| <input type="checkbox"/> French | <input type="checkbox"/> Lebanese | <input type="checkbox"/> Welsh |
| <input type="checkbox"/> Other (please specify: _____) | | |

7. Marital Status (Please check ✓ only one):

- ☐ Divorced/Separated
☐ Widowed
☐ Married
☐ Never-Married

8. What is your household income? (Please check ✓ only one):

- ☐ Less than \$10,000
- ☐ \$10,000 - \$29,999
- ☐ \$30,000 - \$49,999
- ☐ \$50,000 - \$69,000
- ☐ \$70,000+

9. What was your major occupation? _____

10. Education (Please check ✓ only one):

- ☐ Elementary or less
- ☐ Some high school
- ☐ High school graduate
- ☐ Some college or university
- ☐ College or university graduate
- ☐ Graduate school

11. With whom do you live? (Please check ✓ all that apply):

- ☐ Alone
- ☐ Spouse or partner
- ☐ Children
- ☐ Companion or friend
- ☐ Grandchildren
- ☐ Other (Please specify _____)

12. Whose household do you reside in? (please check ✓ only one)

- ☐ Own home
☐ Child's home
☐ Friend's home
☐ Other (Please specify: _____)

13. How many living children do you have (including adopted children and stepchildren)?

- ☐ No children
☐ 1 child
☐ 2 children
☐ 3 children
☐ 4 children
☐ more than 4 children (Please state how many living children you have: _____)

If you answered that you have no children, please continue with question 15.

14. Please answer the following questions for each child:
(If more space is required, please use the extra space provided at the end of Part I).

	Child #1	Child #2	Child #3	Child #4	Child #5
Child's Gender	M F	M F	M F	M F	M F
Child's Age					
Does the child currently reside in your household?	Y N	Y N	Y N	Y N	Y N
Has this child ever lived outside of your household?	Y N	Y N	Y N	Y N	Y N
If the child no longer resides in your household, how much time has passed since he/she has left?	___ months OR ___ years	___ months OR ___ years	___ months OR ___ years	___ months OR ___ years	___ months OR ___ years
If you indicated that the child currently resides with you, please indicate how they contribute to the household (please check (✓) all that apply)	<input type="checkbox"/> Financially <input type="checkbox"/> Chores <input type="checkbox"/> Driving <input type="checkbox"/> Shopping <input type="checkbox"/> Household Maintenance <input type="checkbox"/> Meal Preparation <input type="checkbox"/> Other Please specify: _____	<input type="checkbox"/> Financially <input type="checkbox"/> Chores <input type="checkbox"/> Driving <input type="checkbox"/> Shopping <input type="checkbox"/> Household Maintenance <input type="checkbox"/> Meal Preparation <input type="checkbox"/> Other Please specify: _____	<input type="checkbox"/> Financially <input type="checkbox"/> Chores <input type="checkbox"/> Driving <input type="checkbox"/> Shopping <input type="checkbox"/> Household Maintenance <input type="checkbox"/> Meal Preparation <input type="checkbox"/> Other Please specify: _____	<input type="checkbox"/> Financially <input type="checkbox"/> Chores <input type="checkbox"/> Driving <input type="checkbox"/> Shopping <input type="checkbox"/> Household Maintenance <input type="checkbox"/> Meal Preparation <input type="checkbox"/> Other Please specify: _____	<input type="checkbox"/> Financially <input type="checkbox"/> Chores <input type="checkbox"/> Driving <input type="checkbox"/> Shopping <input type="checkbox"/> Household Maintenance <input type="checkbox"/> Meal Preparation <input type="checkbox"/> Other Please specify: _____

15. How long have you been retired? (Please check ✓ only one)

- ☐ Less than 3 months
- ☐ 3 to 6 months
- ☐ 6 months to a year
- ☐ one year
- ☐ two years
- ☐ three years
- ☐ four years
- ☐ 5-10 years
- ☐ more than 10 years

16. At what age did you expect to retire? _____

17. At what age did you actually retire? _____

18. Was your retirement...

- ☐ Forced
- ☐ Voluntary
- ☐ Not mandatory but forced due to other reasons (e.g., illness). Please state reason:

19. Please indicate what type of coverage your benefit package offers (Please check ✓ all that apply):

- ☐ I do not have a benefit package
- ☐ Dental
- ☐ Optical
- ☐ Drugs
- ☐ Physiotherapy
- ☐ Hearing aids
- ☐ Other (Please specify: _____).

20. Please rate your current health:

- ☐ Excellent
- ☐ Very good
- ☐ Good
- ☐ Fair
- ☐ Poor

Appendix C

Life Satisfaction Index – Z (LSIZ)

PART II

Here are some statements about life in general that people feel differently about. Please read each statement and check (✓) the appropriate box.

1. As I grow older, things seem better than I thought they would be.

☐ Agree ☐ Disagree ☐ Unsure

2. I have gotten more of the breaks in life than most of the people I know.

☐ Agree ☐ Disagree ☐ Unsure

3. This is the dreariest time of my life.

☐ Agree ☐ Disagree ☐ Unsure

4. I am just as happy as when I was younger.

☐ Agree ☐ Disagree ☐ Unsure

5. These are the best years of my life.

☐ Agree ☐ Disagree ☐ Unsure

6. Most of the things I do are boring or monotonous.
☐ Agree ☐ Disagree ☐ Unsure
7. The things I do are as interesting to me as they ever were.
☐ Agree ☐ Disagree ☐ Unsure
8. As I look back on my life I am fairly well satisfied.
☐ Agree ☐ Disagree ☐ Unsure
9. I have made plans for things I'll be doing in a month or a year from now.
☐ Agree ☐ Disagree ☐ Unsure
10. When I think back over my life, I didn't get most of the important things I wanted.
☐ Agree ☐ Disagree ☐ Unsure
11. Compared to other people, I get down in the dumps too often.
☐ Agree ☐ Disagree ☐ Unsure

12. I've gotten pretty much what I expected out of life.

☐ Agree ☐ Disagree ☐ Unsure

13. In spite of what people say, quality of life is getting worse, not better.

☐ Agree ☐ Disagree ☐ Unsure

Note: Score 2 points for each "right" answer: 1, 2, 4, 5, 7, 8, 9, 12. Score 0 points for every "wrong answer." Score 1 for every "unsure" answer or for no response (Wood, Wylie, & Scheafor, 1969).

Appendix D

Self-Perceived Stress in Retirement Scale

PART III

Please indicate below the amount of stress you experience from each of these factors on a day-to-day basis during your retirement by checking (✓) the appropriate box.

1. Your physical health:

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Little or none	A bit	Moderate	High
			Extreme

2. Health of your spouse:

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Little or none	A bit	Moderate	High
			Extreme

3. Your finances:

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Little or none	A bit	Moderate	High
			Extreme

4. Personal relationships:

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Little or none	A bit	Moderate	High
			Extreme

5. Family affairs:

☐ Little or none ☐ A bit ☐ Moderate ☐ High ☐ Extreme

6. Boredom:

☐ Little or none ☐ A bit ☐ Moderate ☐ High ☐ Extreme

7. Exercise:

☐ Little or none ☐ A bit ☐ Moderate ☐ High ☐ Extreme

8. Recreation:

☐ Little or none ☐ A bit ☐ Moderate ☐ High ☐ Extreme

9. Housing:

☐ Little or none ☐ A bit ☐ Moderate ☐ High ☐ Extreme

10. Missing work:

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Little or none	A bit	Moderate	High
			Extreme

11. Loneliness:

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Little or none	A bit	Moderate	High
			Extreme

12. Your mental health:

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Little or none	A bit	Moderate	High
			Extreme

13. Loss of purpose:

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Little or none	A bit	Moderate	High
			Extreme

14. Fear of death:

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Little or none	A bit	Moderate	High
			Extreme

Appendix E

Perceived Stress Scale (PSS10)

PART IV

The questions in this scale ask about your feelings and thoughts during the **last month**. In each case, please indicate by checking (✓) the appropriate box **how often** you felt or thought a certain way.

1. In the last month, how often have you been upset because of something that happened unexpectedly?

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Never	Almost never	Sometimes	Fairly often	Very often
2. In the last month, how often have you felt you were unable to control the important things in your life?

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Never	Almost never	Sometimes	Fairly often	Very often
3. In the last month, how often have you felt nervous and "stressed"?

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Never	Almost never	Sometimes	Fairly often	Very often
4. In the last month, how often have you felt confident about your ability to handle your personal problems?

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Never	Almost never	Sometimes	Fairly often	Very often
5. In the last month, how often have you felt that things were going your way?

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Never	Almost never	Sometimes	Fairly often	Very often

6. In the last month, how often have you found that you could not cope with all the things that you had to do?

☐ Never ☐ Almost never ☐ Sometimes ☐ Fairly often ☐ Very often

7. In the last month, how often have you been able to control irritations in your life?

☐ Never ☐ Almost never ☐ Sometimes ☐ Fairly often ☐ Very often

8. In the last month, how often have you felt that you were on top of things?

☐ Never ☐ Almost never ☐ Sometimes ☐ Fairly often ☐ Very often

9. In the last month, how often have you been angered because of things that were outside of your control?

☐ Never ☐ Almost never ☐ Sometimes ☐ Fairly often ☐ Very often

10. In the last month, how often have you felt difficulties were piling up so high that you could not overcome them?

☐ Never ☐ Almost never ☐ Sometimes ☐ Fairly often ☐ Very often

Note: Sum all item scores as follows: Never = 0; Almost never = 1; Sometimes = 2; Fairly often = 3; Very often = 4). Scoring is reversed for items 4, 5, 7, and 8. (Cohen, Kamarck, & Mermelstein, 1983; Cohen & Williamson, 1988)

Appendix F

Perceived Social Support - Family Scale (PSS-Fa)

PART V

The statements which follow refer to feelings and experiences which occur to most people at one time or another in their relationships with their *families*. For each statement there are three possible answers: Yes, No, Don't know. Please check (✓) the answer you choose for each item.

1. My family gives me the moral support I need.

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Yes	No	Don't Know
2. I get good ideas about how to do things or make things from my family.

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Yes	No	Don't Know
3. Most other people are closer to their family than I am.

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Yes	No	Don't Know
4. When I confide in the members of my family who are closest to me, I get the idea that it makes them uncomfortable.

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Yes	No	Don't Know
5. My family enjoys hearing about what I think.

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Yes	No	Don't Know

6. Members of my family share many of my interests.
☐ Yes ☐ No ☐ Don't Know
7. Certain members of my family come to me when they have problems or need advice.
☐ Yes ☐ No ☐ Don't Know
8. I rely on my family for emotional support.
☐ Yes ☐ No ☐ Don't Know
9. There is a member of my family I could go to if I were just feeling down, without feeling funny about it later.
☐ Yes ☐ No ☐ Don't Know
10. My family and I are very open about what we think about things.
☐ Yes ☐ No ☐ Don't Know
11. My family is sensitive to my personal needs.
☐ Yes ☐ No ☐ Don't Know
12. Members of my family come to me for emotional support.
☐ Yes ☐ No ☐ Don't Know

13. Members of my family are good at helping me solve problems.
- ☐ Yes ☐ No ☐ Don't Know
14. I have a deep sharing relationship with a number of members of my family.
- ☐ Yes ☐ No ☐ Don't Know
15. Members of my family get good ideas about how to do things or make things for me.
- ☐ Yes ☐ No ☐ Don't Know
16. When I confide in members of my family, it makes me uncomfortable.
- ☐ Yes ☐ No ☐ Don't Know
17. Members of my family seek me out for companionship.
- ☐ Yes ☐ No ☐ Don't Know
18. I think that my family feels that I'm good at helping them solve problems.
- ☐ Yes ☐ No ☐ Don't Know
19. I don't have a relationship with a member of my family that is as close as other people's relationships with family members.
- ☐ Yes ☐ No ☐ Don't Know

20. I wish my family were much different.

☐

Yes

☐

No

☐

Don't Know

Note: Sum all item scores as follows: Yes = 1; No = 0; Don't know = 0. Scoring is reversed for items 3, 4, 16, 19, and 20. (Procidano & Heller, 1983).

Appendix G

Cover Letter



Hi, my name is Michelle Langlois and I am a graduate student at the University of Windsor. I am working on my dissertation with the aim of learning more about people's experiences in retirement and in particular, what factors may contribute to stress during retirement.

If you agree to participate in this research study, you will be asked to complete a survey which will take approximately 15 minutes to complete. Participation is **voluntary**. You can refuse to answer any questions and you can stop responding at any point without penalty. Your answers are completely **anonymous**. The survey booklets have no identifying marks on them. **Please do not write your name or any identifying information on the survey.**

People often intend to complete the surveys they are sent but put them aside to answer another day and then forget about it. It would be best if you could complete the survey today, but if you don't have the time, please send it to me when you have completed it. Surveys may be returned in the enclosed postage-paid envelope.

There are no foreseeable risks, discomforts, or inconveniences of participating in this study. Participating in this study will provide you with an opportunity to reflect on your experiences in retirement. You will not be paid for participating in the study, but you may enter your name into a draw for a \$150 cash prize.

paid for participating in the study, but you may enter your name into a draw for a \$150 cash prize.

For clarification on any aspect of this study, please call me at 977-7573 or my research supervisor, Dr. Ken Cramer at 253-3000 ext. 2239. If you have any questions or concerns about the ethical nature of this study, you may contact the Office of Research Services at 253-3000 ext. 3916.

To learn the results of this study, please visit the following website:

<http://www12.brinkster.com/retirement>

Thank you,

Michelle Langlois, M.A.

I understand the information provided for the study "Adjustment in Retirement" as described herein. My questions have been answered to my satisfaction, and I agree to participate in this study.

Name of Subject

Signature of Subject

Date

Please keep this form for your records.

Appendix H
Debriefing Sheet

Dear Participant:

Thank you very much for taking the time to complete this survey. The purpose of the study is to learn more about people's experiences in retirement. In particular, I am investigating whether retirees living in different types of households have different experiences in retirement. Information on a variety of measures is being collected from retirees such as perceived stress in retirement, perceived stress in general, and life satisfaction. This information will be compared to determine if the type of household one resides in influences perceptions of stress and life satisfaction.

If you have any questions or concerns about the study, please feel free to call me (977-7573), my research supervisor, Dr. Ken Cramer (253-3000 ext. 2239), or the University's Ethics Committee (253-3000 ext. 3916). Thank you once again for taking the time to complete the survey.

Yours truly,

Michelle Langlois

Appendix I

Ballot for Draw

Thank you for taking the time to complete my survey about your experiences in retirement. If you would like to enter your name into a **draw for a \$150 cash prize**, please complete the information below.

Name: _____

Phone Number: _____

To ensure confidentiality, please mail this postcard separately. This form will be destroyed after the draw.

VITA AUCTORIS

Michelle W. Langlois was born in 1975 in Thunder Bay, Ontario. She graduated from Lakehead University in 1999 where she obtained an Honours Bachelor of Arts degree in Psychology with a minor in Gerontology. In 2001, she graduated from the University of Windsor with a Master of Arts degree in Applied Social Psychology. Currently, Michelle is completing the requirements in the Applied Social Psychology Doctoral Program at the University of Windsor.